

BULKY DOCUMENTS

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Part **2** of **2**

Bradley Hyman, MD., PhD

*Professor of Neurology, Department of Neurology/Alzheimer's Research
Massachusetts General Hospital, Harvard Medical School*

Dr. Bradley Hyman has focused his career on the study of Alzheimer's disease. Dr. Hyman's laboratory is in Massachusetts General Hospital's Center for Aging, Genetics and Neurodegeneration in historic Charlestown Navy Yard. His laboratory is pursuing research on Alzheimer's disease, and other neurodegenerative diseases, with a goal of understanding the neuropathological and genetic factors that underlie dementia. Their current goals are to build on their recent findings to gain insight into early diagnosis, and ultimately to develop therapeutic strategies.

Dr. Hyman's contributions to the understanding of Alzheimer's disease are unique in their scientific breath. He and his team of researchers at MGH have creatively blended three areas of scientific inquiry: the anatomy, chemistry and genetics of brain cells. This blending of sciences allows him to pursue major themes in the study of the disease.

Dr. Hyman's research into the neuropathological underpinnings of the disease have revealed a hierarchical progression of changes in specific tissues of specific areas of cells. He has also clarified the roles of the two major hallmarks of the disease: neurofibrillary tangles and amyloid plaques. He has demonstrated that the tangles are a proximate cause of neuronal loss and dysfunction, whereas plaque deposits less directly correlate with neuronal loss or clinical symptoms.

The anatomical specificity of the disease's pathology raises the question of why some brain cells are vulnerable and others spared. Dr. Hyman's ongoing studies of the neurochemical and neuroanatomical signatures of both vulnerable and resistant neurons have provided the basis for current neuroimaging studies focusing on early diagnosis of Alzheimer's disease.

A second major theme of Dr. Hyman's studies is the biological mechanisms that lead to increased risk for Alzheimer's from a variety of genetic factors, including Down syndrome, amyloid precursor protein mutations, apolipo-protein E, and the presenilins. All lead to earlier onset of Alzheimer's and increased amyloid deposition. The majority of the team's studies have been in defining the risk associated with inheritance of the apolipo-protein E gene mutation that is thought to be predisposing factor in as many as 50% of all Alzheimer patients. The goal of these studies is to understand the biological mechanisms that alter the "steady state" of Amyloid Beta protein and lead to increased amyloid deposits.

But of his numerous contributions to the understanding of Alzheimer's disease, none is more

exciting than his recent demonstrations that the deadly amyloid plaques are not necessarily permanent scars. Working with lab mice, Dr. Hyman's team showed for the first time that antibodies can be used to clear plaques. In his experiments, a majority of the plaques disappeared three to eight days after direct application of anti-plaque antibodies.

These experiments were also the first time that anyone had observed plaques in a living animal. Dr. Hyman's team made its observations using a new device, a multiphoton microscope. With their ability to image the plaques they could tell what happens before and after treatment with anti-amyloid-beta antibodies. This observation is itself a groundbreaking step in Alzheimer research, because plaques were previously identified only in autopsies. Multiphoton microscopy may prove to be an important tool in understanding plaque formation and in monitoring a variety of treatments designed to prevent or reduce their build up.

Because of the nature of the experiments, Dr. Hyman's team does not believe it has yet created a model for Alzheimer's therapy. Instead, they see their work as providing two proofs-of-principle: First, that Alzheimer's plaques can be reversed. And second, that they can be reversed by the external application of antibodies rather than by internally mustering the immune army of T cells and B cells, as is done through a vaccination.

Further research in this field will focus, in part, on examining the brain cells in the regions where plaques were cleared. Researchers will need to determine what kind of damage has occurred, how well these cells function, and what other therapeutic strategies may be needed to improve cognitive functions. Dr. Hyman's team hopes soon to initiate therapeutic trials in mice.

Dr. Hyman joined the faculty at Harvard Medical School in 1989. Currently he is Professor and Clinical scientist in the Department of Neurology at Harvard Medical School/Massachusetts General Hospital. He practices from the Memory Disorder Unit and is Chief of the Alzheimer Disease Research Unit laboratories at Massachusetts General Hospital. He has chaired 15 national and international conferences on neuroscience and neuropathology and has received numerous awards and honors, including a Brookdale Foundation fellowship, an Alzheimer Association Faculty Scholar Award, an Alzheimer Association Pioneer Award, and a National Institute on Aging Merit award.

Dennis W. Dickson

*Consultant, Mayo Clinic
Professor, Mayo Medical School*

Dr. Dickson has been a neuropathologist of human brains for over 15 years and has made major contributions to our understanding of the aging and Alzheimer's disease. His work has focused on senile plaques and neurofibrillary tangles in the cortex and hippocampus, which accumulate in the brains of Alzheimer's patients. Using immunohistochemical methods, Dr. Dickson has shown that, in addition to the plaques, the processes filled with abnormal tau protein are also composed of tau protein. This is a normal elderly individual. His work has led to a new theory. His work has led to a debate about the significance of the staining methods and the normal elderly individual in their brains as Alzheimer's disease. On the other hand, the Alzheimer's disease elderly individual, has a different pattern in their cortex. There is a contribution as a key investigation into the relationship between neurofibrillary degeneration and Alzheimer's disease.

His work on tau and on the relationship of that causes dementia. Lewy body disease is a leading cause of dementia. Dr. Dickson has been at the forefront of this disorder that has been helping clinicians distinguish it from Alzheimer's disease. Dr. Dickson has been a neuropathologist of human brains for over 15 years and has published his first study on clear palsy (PSP), a neurofibrillary degeneration. Of particular interest has been Dr. Dickson's

Dennis W. Dickson, MD

*Consultant, Mayo Clinic Jacksonville
Professor, Mayo Medical School*

Dr. Dickson has been studying the neuropathology of human brain aging for the last 15 years and has made significant contributions to our understanding of differences between aging and Alzheimer's disease. Much of his work has focused on senile plaques, which are small spots in the cortex where amyloid protein accumulates. Using antibody-based staining methods, Dr. Dickson showed as early as 1987 that, in addition to amyloid, senile plaques in Alzheimer's disease have abnormal nerve cell processes filled with neurofibrillary lesions composed of tau protein, while senile plaques in normal elderly individuals do not. Subsequent studies from several laboratories confirmed his theory. His work has been central to ongoing debate about the significance of amyloid to brain dysfunction since he was able to show with both staining methods and biochemistry that some normal elderly individuals have as much amyloid in their brains as Alzheimer patients. On the other hand, the Alzheimer patient, but not normal elderly individual, has neurofibrillary tangles in their cortex. Therefore, his selection for a Metropolitan Life award recognizes his contribution as a key investigator in the debate on the relationship between amyloid deposits and neurofibrillary degeneration.

His work on tau and amyloid has also increased our understanding of the other major disorder that causes dementia in the elderly, Lewy body disease. Lewy body disease is not only the second leading cause of dementia, but it is also the most common cause of Parkinson's disease. Dr. Dickson has been at the forefront of research on Lewy body disease, demonstrating pathology in this disorder that had previously been unknown and helping clinicians better diagnose it and distinguish it from Alzheimer's disease.

Dr. Dickson has been studying the role of tau in neurodegenerative disorders since 1985, when he published his first study on progressive supranuclear palsy (PSP), a disorder that has extensive neurofibrillary degeneration, but no amyloid deposits. Of particular interest and importance has been Dr. Dickson's work with his colleague at

the Mayo Medical School, Dr. Michael Hutton. Together they have shown that in some forms of frontotemporal dementia associated with Parkinson's disease, neurodegeneration is directly due to mutations in the tau gene. This genetic breakthrough added credence to the importance of tau in neurodegeneration and suggested that understanding the causes and consequences of tau dysfunction is an important priority for dementia research.

Recently the research community has shown particular interest in another Hutton-Dickson collaboration. Dr. Hutton's group has bred transgenic mice carrying the mutant tau gene that have nerve cell degeneration. This work gained widespread acknowledgment when Dr. Dickson was able to demonstrate unequivocally that the mice had neurofibrillary degeneration composed of tau protein. The team then crossed these models with models that produce amyloid deposits. Dr. Dickson then reported that the crossed mice have both amyloid plaques and enhanced neurofibrillary degeneration. The fact that the crossbred mice had far more neurofibrillary tangles than either of the parents indicated for the first time an interaction between amyloid and tau. The results of this collaboration support and refine the amyloid cascade hypothesis for Alzheimer's disease, and also provide scientists with a key research tool they have lacked: small lab animals that closely approximate the pathology of Alzheimer's disease in humans.

Dr. Dickson has had a distinguished academic career and is recognized as an outstanding neuropathologist, especially as it relates to neurodegenerative brain disease. His expertise has been recognized by his participation in formulating modern neuropathologic criteria for the major neurodegenerative disorders, his contribution to major neuropathology textbooks and his selection as President of the American Association of Neuropathologists. This award is Dr. Dickson's first major honor recognizing his contributions to the unraveling of the Alzheimer mystery.

Michael L. Hutton, PhD

*Consultant & Associate Professor
Department of Neuroscience
Mayo Clinic Jacksonville*

Dr. Hutton is described by his peers as a "young investigator of the highest caliber." He has earned this distinction by making extremely important discoveries in just a few years of independent research.

Dr. Hutton began raising his profile in the research community by marshalling an international consortium that cracked the genetic code of frontotemporal dementia and Parkinsonism linked to chromosome 17 (FTDP-17). Working with a large Australian family with multi-generational history of FTDP-17, Dr. Hutton's team demonstrated not only that the condition was linked to chromosome 17, but more importantly that it was caused by mutations in and around exon 10 of the tau gene. Dr. Hutton's discovery indicated the importance of tau in the pathogenesis of neurodegeneration and opened a new chapter in tau biology, which emphasized its importance in neurodegenerative disease, including Alzheimer's disease.

Dr. Hutton's team went on to show how the mutations cause tau dysfunction that could lead to degeneration of nerve cells by showing the precise genetic mechanism of the mutations. They showed that the mechanism by which the mutations lead to disease involves an abnormal increase in a particular form of tau and an increase in the tendency of the mutant tau to form insoluble filaments. Studies by other teams have confirmed these findings.

Dr. Hutton's latest accomplishments involve the breeding of laboratory mice that provide invaluable research models. He and his coworkers generated transgenic mice by introducing human

tau containing one of the FTDP-17 mutations. To the satisfaction of all, the mice had neurodegeneration and neurofibrillary tangles, as he predicted. This work represents the first animal model of authentic neurofibrillary tangles. This work gained widespread credence in that the neuropathology was characterized by his collaborator, Dr. Dennis Dickson. It is hoped that these and other similar models will help to demonstrate the mechanism of tangle formation and how this process leads to the degeneration of brain cells.

The tau transgenic mice had tangles mainly in the hindbrain and spinal cord, whereas in Alzheimer's disease tangles are numerous in the cortex. Thus, this was not an ideal model for Alzheimer's disease. All the same, Dr. Hutton's group went on to cross the tau mice with mice that form amyloid deposits. Not only did these crossed models have both plaques and tangles, but they also had neurofibrillary tangles in the cortex, which for the first time demonstrated an interaction between amyloid and tau. Thanks to the work of Dr. Hutton's team, scientists finally have a model that more closely approximates the pathology of Alzheimer's disease in humans.

Dr. Hutton is one of the youngest scientists to receive the Metropolitan Life Foundation Award for Medical Research. In 2000, he also received the Potamkin Prize for research on Pick's disease, Alzheimer's disease and related dementias. Dr. Hutton received his PhD from the University of Cambridge in 1993 and is currently an Associate Professor in the Department of Neuroscience at Mayo Clinic Jacksonville.

Douglas C. Wallace

*R. W. Woodruff Professor and Director
Emory University*

There is growing evidence that mitochondrial dysfunction is a major contributor to the pathogenesis of brain disorders such as Alzheimer's disease. Dr. Wallace has been a leading contributor to this field.

The mitochondrial machine of the cell is a complex of proteins and lipids. The production of energy by the mitochondria is a complex process that involves the production of reactive oxygen species. Dr. Wallace has discovered that mutations in mitochondrial DNA can lead to a variety of human diseases, including Alzheimer's disease.

Over the last ten years, Dr. Wallace's laboratory has provided a number of important insights into the role of mitochondria in aging and disease. He has shown that mutations in mitochondrial DNA can lead to a variety of human diseases, including Alzheimer's disease.

While years of study have shown that mitochondrial dysfunction is a major contributor to the pathogenesis of brain disorders, the exact mechanisms by which these defects may lead to disease are still unclear. Dr. Wallace's laboratory is currently working to identify the specific mechanisms by which mitochondrial dysfunction leads to disease.

Cell death is a natural process that is regulated by a variety of factors, including mitochondrial dysfunction. Dr. Wallace's laboratory is currently working to identify the specific mechanisms by which mitochondrial dysfunction leads to cell death.

James C. Wallace, PhD

*R. W. Woodruff Professor of Molecular Genetics
Professor and Director, Center for Molecular Medicine
Emory University School of Medicine, Atlanta*

There is growing evidence that a major contributor to the pathology of degenerative brain disorders such as Alzheimer's disease is defective mitochondrial bioenergetics. Dr. Wallace has been a world leader in the study of human mitochondrial genetics for many years.

The mitochondrion is the energy-producing machine of the cell, and mitochondrial energy production is a critical component of several important processes within the cell. Dr. Wallace has discovered that the maternally-inherited mitochondrial DNA has a very high mutation rate and that deleterious mutations can arise in the female germline and can accumulate in quiescent tissues with age.

Over the last ten years, Dr. Wallace's laboratory has provided substantial evidence that mutations in the mitochondrial DNA can be associated with a variety of neurodegenerative diseases and may be an important factor in the aging process. In fact, his lab was the first to demonstrate that inherited mutations of mitochondrial DNA can result in degenerative diseases.

While years of study of Alzheimer's disease have shown that its victims display diverse genetic characteristics, Dr. Wallace's work suggests that one possible unifying hypothesis is that all genetic defects may directly or indirectly interfere with proper mitochondrial energy metabolism. This could lead to mitochondrially-induced killing of nerve cells.

Cell death is a natural process regulated by the mitochondrion. The major factors leading to this programmed destruction of cells are reduced mitochondrial energy production and increased mitochondrial production of toxic oxygen free radicals. Genetic defects in nuclear or mitochon-

drial DNA simultaneously decrease energy production and increase free radical production, and these factors can induce the mitochondria to trigger the destruction of the cell by apoptosis. As the severity of the mitochondrial energy defect increases, say due to an increase in the proportion of mutant mitochondrial DNAs, cellular energy declines until it falls below the level necessary for the tissue to function. Since different tissues rely on mitochondrial energy to different degrees, with the brain being most mitochondrial dependent, the brain is the organ most susceptible to deficiencies in mitochondrial energy production. Therefore, events that cause mitochondrial decline are also likely to result in neurodegenerative diseases like Alzheimer's disease.

Dr. Wallace received his BS degree with honors from Cornell University in 1968. He earned his M.Ph. and PhD from Yale University Medical School in 1975. During his graduate studies, Dr. Wallace and his collaborators demonstrated that human cells harbor cytoplasmic genes, thus founding the field of human mitochondrial genetics.

In the 25 years since then, Dr. Wallace has received numerous awards recognizing the significance of his work, including the William Allan Award of Outstanding Contributions to Human Genetics. In 1995 he was elected to the National Academy of Sciences and the American Academy for Microbiology. In 1966 he was the first Emory Distinguished Faculty Lecturer and that same year he presented the Lehninger Lecture at Johns Hopkins Medical School. The importance of his discoveries have been recognized with articles in the "Wall Street Journal" and the "Atlanta Journal and Constitution."

Mortimer Mishkin, PhD

*Chief, Section on Cognitive Neuroscience
Laboratory of Neuropsychology
National Institute of Mental Health*

Dr. Mishkin is a cognitive neuroscientist. His career has been devoted to studying the neurobiological mechanisms underlying learning and memory in primates. His teams' discoveries have served as the basis for the search for similar mechanisms in the human brain.

Dr. Mishkin's focus on cognitive neuroscience began with his Master's thesis at McGill University in 1947. In 1949 he moved to Yale University to complete his PhD thesis for McGill on the effects of temporal lobe lesions on visual perception and learning in monkeys. This work began five decades of multidisciplinary investigation into the relationships between the brain's memory systems and the resulting behavior.

Dr. Mishkin's work combined the discoveries of four lines of investigation: One studied the effects of selective cerebral lesions on the performance of specially designed behavioral learning and cognitive memory tasks. This work separated and identified different memory functions and then localized their foundation within the brain.

Next he applied anatomical tracing techniques to reveal how the different neural structures belonging to a functional family are organized as components of a neural system or circuit.

Then the team recorded electrophysiological activity of the cells within those localized areas to determine the nature of the information those neurons receive and transmit before, during and after learning.

Finally the team injected pharmacological agents into those same cells to relate the learning-dependent changes in both behavior and neuronal activity to the underlying cellular and synaptic mechanisms.

Dr. Mishkin's techniques have lead to two major contributions to his field of research. First, he and his colleagues have found that visual information is processed in two parallel streams, each made up of many cortical areas arranged in a hierarchy. One stream is concerned with what a stimulus is about and the other is concerned with where the stimulus is located.

Second, he extended this logic to memory and demonstrated that different brain systems are required for different kinds of memory: one brain system stores stimulus memories and a second one stores information for different types of habits and motor skills.

An important part of this work was the development of an animal model of human memory disorders. This in turn opened the way to identifying the numerous components of the brain circuit that normally converts sensory events into lasting memories. Several of these components are the ones that are compromised in Alzheimer's disease. So the model provides both an explanation for the memory failures characteristic of the disease and neural targets for the molecular study of its underlying causes.

Dr. Mishkin is a member of the National Academy of Sciences, the Institute of Medicine, and the American Academy of Arts and Sciences. He serves on the advisory boards of several scientific journals and university research institutes, and is the recipient of numerous honors and awards, including the US Presidential Meritorious Rank and Distinguished Rank awards.

Larry Squire

*Professor
University of California
Research
Veterans*

Dr. Larry Squire's research has been devoted to understanding the foundations of memory among the various systems of the brain. His work has focused on the hippocampus and the brain.

Dr. Squire's research has shown how the brain works and how it changes. His work involves the study of memory in monkeys and humans.

His research has shown that the brain has a system for storing information about the world. This system is called the hippocampus. It is located in the brain and is responsible for storing information about the world.

His team has shown that the hippocampus is involved in the formation of new memories. This is a very important discovery because it shows that the brain is not just a passive recorder of information, but it is actively involved in the process of learning and memory.

Larry Squire, PhD

*Professor of Psychiatry and Neurosciences
University of California School of Medicine, San Diego
Research Career Scientist
Veterans Affairs Medical Center, San Diego*

Dr. Larry Squire is internationally known for his research into the organization and neurological foundations of memory. His team has been among the leaders of the recent revolution in our understanding of what happens in the brain when we learn and remember. Their work has focused on the role in human memory of the hippocampus and surrounding cortex region of the brain.

Dr. Squire has explored fundamental issues such as how long-term memory is formed, what happens to memory after brain injury or disease, and the various components of memory. His work involves the study of neurological patients, monkeys, and rodents, and uniquely combines traditions of cognitive science and neuroscience.

His research on how the brain processes different types of memories has led to the modern taxonomy of memory. His team was the first to note that there are at least two forms of memory: procedural—which is concerned with habits, motor skills and perceptual strategies; and declarative—which is concerned with knowledge, or facts surrounding events.

His team initiated the study of the neural systems involved with both types of memory storage. In particular, he has shown that the hippocampus is particularly critical for declarative memory. One of his studies demonstrated that a lesion restricted to just a segment of the hippocampus, specially the CA1 region, is enough to produce clinically significant memory loss. He has demonstrated the interplay of procedural and declarative memory, discovering that conscious awareness is one requirement of declarative memory. And his long-term collaboration with

Dr. Stuart Zola in the study of monkeys has shown that the hippocampus is essential for the initial consolidation of memory, and that the ultimate storage site is in the neocortex.

Other researchers have shown that the earliest pathological changes in Alzheimer's disease typically appear in the hippocampus and adjacent cortex. Studies like Dr. Squire's of memory and the brain explain why Alzheimer's disease typically begins with memory problems for facts and events, and make it possible to understand these memory problems in some detail. In addition, this work identifies the hippocampal system as an optimal target for early diagnosis of Alzheimer's disease and the development of strategies for prevention and intervention.

Dr. Squire received his PhD from the Massachusetts Institute of Technology and did postdoctoral work at the Albert Einstein College of Medicine before going to UCSD. His publications include over 300 scientific research articles and two books. He is on the editorial boards of more than 10 scientific journals.

Since 1993, he has been elected a member of the National Academy of Sciences, the American Academy of Arts and Sciences, the American Philosophical Society, and the Institute of Medicine. He has been named William James Fellow of the American Psychological Society. He has received the Distinguished Scientific Contribution Award from the American Psychological Association, The Dana Foundation Award for Pioneering Achievements in Health, and the Karl Spencer Lashley Prize from the American Philosophical Society.

Dr. Paul Greengard has spent nearly 50 years attempting to determine how the brain's chemical messengers produce their effects on nerve cells. In the process, he has transformed molecular neuroscience.

Many laboratories throughout the world have studied what happens at the point where a neurotransmitter activates a specific receptor at the outside surface of a target nerve cell. But Dr. Greengard's laboratory was the first to trace the complex cascade of biochemical events that unfolds inside the receiving nerve cell. Using this intercellular strategy, Dr. Greengard's team is attacking Alzheimer's disease on three fronts: 1) preventing the formation of amyloid plaques, 2) delaying and potentially reversing the loss of synaptic connections between cells, 3) developing better antipsychotic medications for later-stage AD patients.

A primary focus of Dr. Greengard's inquiry has been protein phosphorylation—the process by which a phosphate molecule is either added to or removed from a protein. For nearly 30 years, Dr. Greengard has been the world's leading contributor to our understanding of protein phosphorylation in the nervous system. His work has contributed to our knowledge and treatment of Parkinson's disease, schizophrenia, and more recently, brain disorders such as Alzheimer's disease. In recent years, Dr. Greengard's team has turned its attention to the phosphorylation mechanisms that regulate nerve cell production of beta amyloid. Dr. Greengard has shown that phosphorylation-related changes are important elements in regulating the extent to which amyloid precursor protein, or APP, is converted into the beta amyloid protein. His team showed that by altering phosphorylation they could reduce the production of beta amyloid.

They have also shown that estrogen blocks the formation of beta amyloid. This discovery provides the first molecular understanding of why estrogen replacement therapy offers postmenopausal women some protection from Alzheimer's disease.

Another line of investigation aimed at Alzheimer's disease is Dr. Greengard's examination of synapsins. Synapsins are neuron-

specific phosphoproteins discovered by Dr. Greengard nearly 25 years ago. His team has demonstrated that synapsins regulate the formation of new synapses—the junctions between two nerve cells. The degeneration of neurons and a loss of synapses characterize AD. Dr. Greengard's work may be the basis of new approaches for treating or delaying the onset of the disease.

The third research track for Dr. Greengard's team is how to ease the suffering of late stage AD patients by developing a new class of medications to take the place of current antipsychotic drugs. Dr. Greengard showed that antipsychotic drugs block the activity of dopamine receptors. The team has subsequently focused its research on the complex cascade of events that unfold within a target cell after a dopamine receptor has been activated. They have successfully isolated a protein that appears to play a central role in mediating the biological effects of dopamine. Using his growing knowledge of the dopamine pathway, Dr. Greengard hopes to lead the way to the development of less toxic and more effective antipsychotic medications. His work has defined a new branch of neurobiological research, has revolutionized our understanding of the biochemical mechanisms involved in communication between nerve cells and has established the foundation for novel treatments of brain disorders.

Dr. Greengard received his PhD in Neurophysiology from The Johns Hopkins University in 1953. He was Professor of Pharmacology and Psychiatry from 1968 to 1983. He joined The Rockefeller University in 1983 where he is now the Vincent Astor Professor and Head of the Laboratory of Molecular and Cellular Neuroscience. In 1995 he was named Director of the Zachary and Elizabeth M. Fisher Center for Alzheimer's Disease Research.

Dr. Greengard has received more than 50 major awards and honors for his research, including the 1991 National Academy of Sciences Award in the Neurosciences and the 1997 Charles A. Dana Award for Pioneering Achievements in Health. In 2000, Dr. Greengard received the Nobel Prize in Physiology or Medicine.

Thomas Reyn
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Dr. Sangram strategies to Alzheimer's di at The Johns Medicine in Be mechanisms b tively referrec precursor, or about the brain place both in t From 1991–93 demonstrate h thread-like ax were among 1 biology of APP the first to d within the an unusual enzym termed the a-particular imp amyloid beta is More recently, document ke processing a proteins that a of early-onset Of particular duction of the proteins into provided the

Sangram S. Sisodia, PhD

*Thomas Reynolds Sr. Professor of Neurosciences and Chairman,
Department of Neurobiology, Pharmacology and Physiology,
The University of Chicago*

Dr. Sangram Sisodia, has used a variety of strategies to unravel the complex biology of Alzheimer's disease. His seminal work conducted at The Johns Hopkins University School of Medicine in Baltimore, Maryland, has been on the mechanisms by which the set of proteins collectively referred to as the amyloid beta protein precursor, or APP, is processed and transported about the brain. Significantly, this work has taken place both in test tubes and in mice.

From 1991-93, he performed the first studies to demonstrate how APP is transported along the thread-like axons of the nerve cell. These studies were among the first to begin to address the biology of APP in the nervous system. He was also the first to demonstrate that APP is cleaved within the amyloid beta peptide region by an unusual enzyme. This discovery of what is now termed the α -secretase cleavage pathway is of particular importance because it suggests that amyloid beta is produced by alternative pathways.

More recently, Dr. Sisodia's group was the first to document key discoveries related to the processing and metabolism of presenilins, proteins that are mutated in the majority of cases of early-onset familial Alzheimer's disease.

Of particular importance has been his introduction of the human APP gene and presenilin proteins into mice. His animal models have provided the first opportunities to witness in

living organisms mechanisms that had previously only been studied in test tubes. This work represents an important convergence of research on the deposition of disease-related amyloid and the signaling pathway of the presenilin proteins. Dr. Sisodia's animals will be enormously valuable for further investigations of disease mechanisms and for testing potential therapies.

As a result of these and other significant contributions, Dr. Sisodia is recognized as one of the outstanding molecular biologists investigating the pathogenesis of Alzheimer's disease. He has an international reputation for his keen insight, his objectivity and the elegance of his scientific methods.

He is the recipient of several awards for his Alzheimer's disease research, including the Zenith Award from the Alzheimer's Association (1994-97), the Ruth Salta Junior Investigator Achievement Award (1995), the Potamkin Prize for Alzheimer's Disease Research (1997), and named as Medical Honoree for the Chicago Rita Hayworth Gala for the Alzheimer's Association (1999). Dr. Sisodia received his PhD in biochemistry from the University of Georgia and joined Johns Hopkins as a Postdoctoral Fellow in 1985 where he rose to the rank of Professor of Pathology and Neuroscience. Dr. Sisodia moved to The University of Chicago in 1998.

Since the late 1980s, Dr. Steven Younkin has focused his research on the cellular biology of the amyloid beta protein that is deposited in the brains of victims of all forms of Alzheimer's disease. Over the last five years a series of important papers from his laboratory have detailed how genetic mutations in the amyloid beta protein precursor, or APP, modify the cellular processing of these proteins. His laboratory's findings have consistently contributed to our fundamental understanding of the pathology of the disease. More significantly, they have provided results that have the potential to form the basis for new therapeutic treatments.

The breakthroughs began in 1992 and were marked by the publication of findings on the metabolism of APP. These papers were among the first to show that the amyloid beta protein found in the Alzheimer brain was a normal product of APP metabolism. Over the next two years, Dr. Younkin's lab completed research that showed that mistreatment in individuals with APP mutations was the likely way by which these individuals developed Alzheimer's characteristic senile plaques.

In 1995, discovery of mutations on other genes called presenilins led the scientific community to search for evidence that these new mutations had biological effects similar to those of the APP mutations. Dr. Younkin's lab pursued this issue rapidly and effectively. Within a year they had published a paper showing that presenilin mutations in fact have effects very similar to those of APP mutations.

Collectively, the discoveries at Dr. Younkin's laboratory indicate that these various mutations all increase the concentration of a particular amino acid peptide called amyloid beta 42, which is deposited selectively in the AD brain. These results provide strong evidence that amyloid beta 42 is intimately involved in the development of all types of Alzheimer's disease, and suggest a strong rationale for attempts to treat AD with drugs that specifically attack AB42. Furthermore, the technical work done in the course of making these discoveries now provides the means for performing a screening for compounds that inhibit amyloid beta production. Many pharmaceutical companies are using this approach in their search for an effective blocking drug.

Dr. Younkin's contributions to these discoveries have been well-recognized. He has received a Zenith Award from the Alzheimer's Association (1991-94) and the Potamkin Prize for Alzheimer's Disease Research (1995).

Dr. Younkin received both his PhD in pharmacology and his MD from the University of Pennsylvania. He is now Director of Research and Professor of Pharmacology at the Mayo Clinic in Jacksonville, Florida where he heads a team of 90 scientists and support staff whose research is focused exclusively on Alzheimer's disease and other degenerative brain disorders.

Dr. Brenda Milner's chology spans five bridges studies of Milner's research ha human memory.

Dr. Milner began reputation with a se 1950's. In extensive : she chronicled the p followed bilateral d tures of the tempor: of her work was hei motor skills were n indicated that mem

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Brenda Milner, Sc.D.

at Dr. Younkin's various mutations on of a particular amyloid beta 42, which in the AD brain. These studies show that amyloid beta is involved in the development of all stages of AD and suggest a strong role for AD with drugs that inhibit the production of amyloid. Furthermore, the development of new drugs that inhibit the production of amyloid is the means for making new compounds that can be used in the treatment of AD. Many pharmaceutical companies are using this approach in developing new drugs.

These discoveries have led to the development of new drugs. He has received a number of awards, including the Alzheimer's Association Research Prize for 1995.

Dr. Milner received a PhD in pharmacology from the University of Cambridge and worked at the Mayo Clinic in Rochester, Minnesota, where she heads a team of 90 researchers whose research is focused on the treatment of Alzheimer's disease and related disorders.

Dr. Brenda Milner's work in the field of neuropsychology spans five decades. Neuropsychology bridges studies of the brain and behavior. Dr. Milner's research has focused on the processes of human memory.

Dr. Milner began building her formidable reputation with a series of discoveries in the late 1950's. In extensive studies of one patient (H.M.), she chronicled the profound loss of memory that followed bilateral damage to the medial structures of the temporal lobe. An important feature of her work was her demonstration that learned motor skills were not lost during amnesia. This indicated that memory is not a single system.

Dr. Milner continued to make observations on patients with temporal lobe lesions which have become central to our understanding of the brain circuitry underlying memory processes. This understanding is directly relevant to the study of Alzheimer's, where medial temporal-lobe pathology and memory loss are common characteristics.

Though best known for her work on the neuropsychology of memory, Dr. Milner has also

made significant contributions to our broader understanding of the behavioral mechanisms of the brain. Specifically, she has contributed greatly to the study of hemispheric specialization, the effects of early brain damage on cerebral organization at maturity, and the cognitive functions of the frontal lobes. In recent years she has expanded the scope of her work to include the exploration of brain regions involved in the performance of specific linguistic and mnemonic tasks.

Dr. Milner was born in Manchester, England, but moved to Canada at the end of World War II. She is a graduate of the University of Cambridge (B.A., M.A. and Sc.D.) and McGill University (PhD). She is currently the Dorothy J. Killam Professor of Cognitive Neuroscience at Montreal Neurological Institute. She is a Fellow of the Royal Societies of both London and Canada, a Foreign Affiliate of the National Academy of Sciences of the United States, and the winner of numerous honors and awards. Dr. Milner received an honorary degree (LLD) from the University of Cambridge in 2000.

For nearly ten years, Dr. Goedert has concentrated his work on the neurofibrillary lesions found in the brains of sufferers of Alzheimer's and other rarer neurodegenerative diseases. In 1988, work by Dr. Goedert and colleagues at the Medical Research Council Laboratory of Molecular Biology in Cambridge led to the first direct demonstration that the protein tau is a constituent of the paired helical filament (PHF), which is a major part of the neurofibrillary lesions. Dr. Goedert built on this knowledge with his discovery that adult human brain tau is made up of six different isoforms, with a seventh isoform being expressed in the peripheral nervous system. One result of this work was to make available large quantities of recombinant tau protein isoforms, thereby greatly increasing research opportunities.

In 1992, Dr. Goedert and his colleagues were able to show that the PHF from Alzheimer's disease contains all six brain tau isoforms in an abnormally phosphorylated state. This hyperphosphorylation interfered with tau's normal ability to bind to microtubules. Subsequent work by Dr. Goedert led to the identification of several hyperphosphorylated sites and to the identification of protein phosphatase 2A as the major phosphatase activity in the brain able to dephosphorylate hyperphosphorylated tau. More recently, he has identified a number of

stress-activated protein kinases as candidate protein kinases for the hyperphosphorylation of tau.

Current evidence indicates that the formation of abnormally phosphorylated tau may be necessary for the development of the neurofibrillary lesions. However, in work published in 1996, Dr. Goedert and his colleagues demonstrated that it may not be sufficient in itself to trigger PHF formation. Dr. Goedert showed that the abnormal tau may have to interact with negatively charged sugar-containing molecules for the PHF to form, thereby further advancing our understanding of the neurofibrillary pathology of Alzheimer's. These findings also provide a simple assay for the identification of compounds that interfere with PHF formation.

A native of Luxembourg, Dr. Michel Goedert received his MD from the University of Basel, Switzerland and his PhD from the University of Cambridge, England. He is currently a member of the Scientific Staff of the Medical Research Council Laboratory of Molecular Biology in Cambridge, England. He was elected to membership of the European Molecular Biology Organization (EMBO) in 1997, received the Potamkin Prize for Alzheimer's Disease Research in 1998 and was elected a Fellow of the Royal Society of London in 2000.

Dr. Yasuo Ihara is a Neuropathologist at the University of Tokyo, Japan. Studying the disease since 1970, he has spent over 20 years on the disease.

Dr. Ihara began his research on the filaments of Alzheimer's disease when he joined Dr. Iqbal at Harvard Medical School. He is working on the role of the filaments in its attack on the brain. His rigorous and dedicated achievements that PHF is a key to the discovery, he is achieving the goal of finding the cause of the disease. This is the neurofibrillary chemical analysis. Following his laboratory work, biochemical data are the principal then further re-

Yasuo Ihara, MD

Dr. Yasuo Ihara, Professor and Chairman of Neuropathology, Faculty of Medicine, at the University of Tokyo is regarded by many as the leading researcher on Alzheimer's disease in Japan. Students and research fellows interested in the disease seek out Dr. Ihara and his institute. He has spent over 15 years studying Alzheimer's disease.

Dr. Ihara began his study of the paired helical filaments of Alzheimer's disease in 1980. In 1981, he joined Dr. Dennis Selkoe's fledgling laboratory at Harvard Medical School. The lab was struggling in its attempt to purify PHF and identify its components. Over the next two years, Dr. Ihara's rigorous and elegant research led to remarkable achievements in this area. His team discovered that PHF is unusually insoluble. Based on this discovery, he developed a novel method of achieving the very difficult task of purifying PHF found in the brains of Alzheimer's disease victims. This ground breaking work opened up the neurofibrillary tangle to detailed protein chemical analysis.

Following his return to Tokyo, Dr. Ihara's laboratory went on to provide the seminal biochemical data that the abnormal tau protein is the principal antigenic constituent of PHF. He then further refined his procedures for breaking

down these insoluble proteins and discovered that ubiquitin is a second integral component of these tangles. Though several labs have made major contributions to our understanding of the structure and composition of PHF, Dr. Ihara has a well deserved reputation of having provided the most direct and rigorous protein chemical analysis available.

In 1993, after recovering from a severe illness, Dr. Ihara began studies of amyloid B(beta) protein. Working in collaboration with Dr. N. Suzuki of Takeda Chemical Industries, Dr. Ihara's group made a surprising discovery. Using end-specific monoclonal antibodies to amyloid B(beta), he showed that AB42 is the major species in human senile plaques despite the fact that AB40 is the major species in the amyloid B secreted by cells. This combined with related observations in Down syndrome brains has given rise to an important new question for Alzheimer's disease researchers: Why and how does amyloid B42 deposit in the brain?

Dr. Ihara directs about ten post-doctoral fellows at his lab and about 50 investigators at the Institute for Brain Research. He serves on the editorial board of several biomedical journals. He has been awarded the Balz Prize (1994) and the Potamkin Prize (1995).

Drs. Lee and Trojanowski received the 1996 Metropolitan Life Award For Research On Alzheimer's Disease in recognition of their singular contributions to research on the pathogenesis of Alzheimer's disease (AD) and a number of AD-like dementias of the elderly. These contributions emerged from a series of collaborative studies they conducted over the past decade at Penn which showed that: 1) Abnormally phosphorylated tau proteins (PHFtau) are the building blocks of AD neurofibrillary tangles (NFTs), one of the two hallmark lesions of AD; 2) PHFtau is functionally impaired in the AD brain relative to normal tau in the brains of age matched controls, which may explain why NFTs are deleterious to neurons; 3) Deficient phosphatase activity in the brain may be the key defect underlying PHFtau formation in sporadic AD and related diseases known as tauopathies; 4) An increase in cerebrospinal fluid tau may be used to confirm the diagnosis of AD during life. Continuing studies by Drs. Lee and Trojanowski have gone on to show that: 1) Mutations in the tau gene alter properties of tau proteins and cause hereditary AD-like disorders; 2) Over expression of tau in transgenic mice

produces an AD-like disorder or tauopathy; 3) Alpha-synuclein (AS) is a major component of the Lewy bodies (LBs) of sporadic Parkinson's disease (PD) and dementia with LBs (DLB), which appears similar to AD during life, as well as in variants of AD including Down's syndrome and familial AD.

Dr. Lee received her PhD from the University of California, San Francisco and Dr. Trojanowski received his MD and PhD from Tufts University. They are Co-directors of the Center for Neurodegenerative Disease Research at the University of Pennsylvania where Dr. Lee holds the John H. Ware 3rd Chair for Alzheimer's Disease Research Professor endowed by the Ware Family in 1999.

Since 1996, Drs. Lee and Trojanowski have received the 1998 Potamkin Award For Research On Pick's Disease, Alzheimer's Disease And Related Disorders and the first Pioneer Award for Alzheimer's Disease Research from the Alzheimer's Association in 1998. In 2000, Drs. Lee and Trojanowski received the Stanley Cohen Biomedical Research Award from the University of Pennsylvania School of Medicine.

*Director of Genetics and A
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Over the last ten years, Dr. Tanzi focused on three major disease research: mole function, processing and amyloid precursor protein mental factors involved progression of the disease.

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Rudolph E. Tanzi, PhD

*Director of Genetics and Aging Unit,
Massachusetts General Hospital
Associate Professor of Neurology, Harvard University*

Over the last ten years, Dr. Tanzi's efforts have focused on three major areas of Alzheimer's disease research: molecular genetics; the function, processing and regulation of the amyloid precursor protein (APP); and environmental factors involved in the causes and progression of the disease.

Dr. Tanzi began making significant contributions to the field as a research assistant in the Genetics Unit at Massachusetts General Hospital. The unit was part of a newly formed molecular neurogenetics laboratory led by Dr. James Gusella, whose initial project was the search for the Huntington's disease gene. In 1983, Dr. Tanzi assisted in the discovery of a DNA marker linked to the Huntington's disease defect on chromosome 4. This project helped establish him as a talented and promising researcher.

As a senior research assistant, Dr. Tanzi expanded the Huntington's project and went on to publish the first genetic map of chromosome 21, laying the foundation for linkage analysis of Familial Alzheimer's disease (FAD). As a graduate student, he worked in Boston Children's Hospital and there attempted to clone APP. He was able to isolate the APP gene and to place it on physical and genetic maps of chromosome 21. The paper in which his findings were published was the first to show that the APP message is significantly increased in the Down syndrome brain.

In 1988, he returned to Massachusetts General to complete his thesis on the relationship between the APP gene and FAD. His work resulted in four first author papers, two second author papers and a contribution to a seventh paper, all of which appeared in either Science or Nature during a one year period between 1987-88.

After receiving his doctorate in 1990, Dr. Tanzi became an Instructor of Neurology at Harvard and an Assistant Geneticist in Neurology at Massachusetts General, where he started his own lab. Over the last five years he has expanded his work in collaboration with a number of established and prominent Alzheimer's disease researchers.

During the summer of 1995, Dr. Tanzi's lab successfully identified a third early onset gene, now named Presenilin 2. He then collaborated with Drs. Schellenberg, Bird and Wijsman in finding its location on chromosome 1.

His lab continues to be in the forefront of the analysis of the mutations in these genes and their molecular and biochemical byproducts. He has also opened up his inquiry to include environmental factors involved in the disease process. For example, his lab recently discovered that zinc may play a role in the formation of amyloid deposits in the brain.

Dr. Tanzi's diverse investigations into the etiology of Alzheimer's disease have been characterized as innovative and efficient and are providing a strong foundation toward a further understanding of Alzheimer's disease.

Dr. Tanzi received his PhD from Harvard University where he is currently an Associate Professor of Neurology. He is also the Director of the Genetics and Aging Unit at Massachusetts General Hospital.

For nearly a decade, Drs. Thomas Bird, Gerard Schellenberg and Ellen Wijsman have jointly led and implemented a research initiative that has resulted in discoveries on the genetics of inherited Alzheimer's disease. The team came together over a four year period from 1982 to 1986. In 1982, Dr. Bird began identifying families in which Alzheimer's disease appeared to be inherited as a genetic trait. In 1985, Dr. Schellenberg began the molecular genetic analysis of these families. And in 1986 Dr. Wijsman, a population and statistical geneticist, began the extensive statistical analysis necessary to unravel the disease's complex genetics.

The team's goal was to identify the genes responsible for inherited Alzheimer's disease, and in 1987 the group began a line of inquiry which would change the nature of Alzheimer's disease research. It began with the discovery of the first group of families in which there was evidence of a genetic link to Alzheimer's disease. Careful study revealed that these families had emigrated from Germany to Russia and had lived in two villages just 5 kilometers apart in the Volga River region. In these five families, known as the Volga German kindreds, the onset of Alzheimer's disease occurred as early as their late 40's.

The families' common origin led to the conclusion that most, if not all of their cases originated from a common ancestor who carried a genetic mutation. Dr. Bird predicted that the genetic etiology of this form of Alzheimer's disease would be different from those forms linked to chromosome 21.

In 1988, the Seattle team demonstrated that the type of Alzheimer's affecting the Volga German kindreds, as well as other early-onset and late-onset forms of the disease, were not related to the amyloid precursor gene on chromosome 21 and, therefore, not related to the parallel pathology observed in Down syndrome. This was the first

definitive evidence that various forms of Alzheimer's disease have different genetic origins and clearly established the role of genetic heterogeneity in Familial Alzheimer's disease (FAD). Over the next several years, the group performed an exhaustive search for genes responsible for early-onset Alzheimer's in the Volga German and other kindreds. In 1992, their search resulted in the first identification and mapping of a region on chromosome 14 containing a gene responsible for Alzheimer's disease in many early-onset families. Ironically, it was immediately apparent that this gene was not responsible for Alzheimer's in the Volga Germans. The story of the Volga German kindreds was finally completed in 1995 when the group discovered a mutation of a gene on chromosome 1.

It is Metropolitan Life Foundation's hope that this team of scientists will continue to pool their talent and efforts and proceed toward a further understanding of the genetics of Alzheimer's disease.

Dr. Thomas Bird received his medical degree at Cornell Medical College and is currently Director of the Neurogenetics Clinics at the Seattle VA Medical Center and University of Washington Hospital and Professor of Neurology and Medical Genetics at the University of Washington.

Dr. Gerard Schellenberg received his PhD in Biochemistry from the University of California at Riverside. He is the Associate Director for Research at the Veterans Affairs Medical Center in Seattle and a Research Professor at the University of Washington.

Also at the University of Washington, Dr. Ellen Wijsman is a Research Professor in the Department of Medicine, School of Medicine, and Department of Biostatistics, School of Public Health and Community Medicine. She received her PhD in Genetics at the University of Wisconsin-Madison.

From 1987-92, Alison Goate co-lead the genetics of Alzheimer's research at the University of Washington Hospital Medical research into the genes focused on chromosome 21 with Down syndrome chromosome and all before they are 60 years old. In their research, Hardy confirm the link between chromosome 21 in same time, the gene found in senile chromosome 21 by was ruled out as the causing mutations.

In 1990, a collaboration providing clear evidence of a single disease, but different origins and this evidence, Hardy doing separate gene their study rather different families.

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From 1987-92, Drs. John Hardy and Alison Goate co-lead a research group studying the genetics of Alzheimer's disease at St. Mary's Hospital Medical School in London. Initial research into the genetics of Alzheimer's disease focused on chromosome 21 because individuals with Down syndrome have an extra copy of this chromosome and all develop Alzheimer's disease before they are 60 years old. In the first years of their research, Hardy and Goate were able to confirm the link between Alzheimer's disease and chromosome 21 in some families. About this same time, the gene that codes for the protein found in senile plaques was localized to chromosome 21 by others. However, the protein was ruled out as the site of Alzheimer's disease-causing mutations.

In 1990, a collaborative study was published providing clear evidence that Alzheimer's is not a single disease, but a family of diseases with different origins and similar pathology. Based on this evidence, Hardy and Goate decided to start doing separate genetic analysis of each family in their study rather than pooling data from different families.

At about the same time, the importance of beta-amyloid deposits to the understanding of Alzheimer's disease was reinforced by the identification of mutations in the amyloid precursor protein (APP) gene in families with another disease in which beta-amyloid was also deposited. Hardy and Goate turned their attention to genetic analysis of the amyloid precursor protein in a family whose disease gene resided on chromosome 21.

In 1991, all the pieces came together. Building on prior research, the team began sequencing the genetic material in exon 17 of the APP gene. Remarkably, they discovered an APP717 mutation in their first sequencing gel.

Immediately they repeated their analysis in other families. They found the same mutation in a second family.

The implication of their findings was profound. It was the first demonstration that a mutation in the gene for APP could cause Alzheimer's disease and that beta-amyloid deposition is central to the disease mechanism. These conclusions moved the hypothesis that APP abnormalities can initiate some forms of Alzheimer's disease from speculation to scientific fact. The work of Drs. Hardy and Goate has significantly advanced the understanding of the biological processes which lead to Alzheimer's disease.

Continuing their collaboration, in 1995, their labs reported the full structure of the presenilin 1 gene on chromosome 14 which causes some cases of very early onset Alzheimer's disease. Drs. Hardy and Goate are currently collaborating on the identification of risk factors for late onset Alzheimer's disease.

Dr. Hardy received his PhD from Imperial College, London. He is currently the Pfeiffer Endowed Professor for Alzheimer's Research and Director of the Alzheimer's Disease Research Laboratory at the University of South Florida. Since 1996, he has been Consultant and Professor of Pharmacology at the Mayo Clinic Jacksonville. In 2000 Dr. Hardy became Director of the Center for Neuroscience at Mayo Clinic Jacksonville.

Dr. Goate received her D.Phil. from the University of Oxford. She is currently Professor of Genetics in Psychiatry and Professor of Genetics at Washington University School of Medicine, St. Louis, where she heads her own Alzheimer's research group.

They were co-winners of the 1993 Potamkin Prize for Alzheimer's Disease Research.

Dr. Robert Mahley and Dr. Karl Weisgraber have been collaborating on the study of plasma lipoproteins since 1972. Together they identified critical changes in lipoproteins associated with the development of accelerated atherosclerosis caused by dietary fat and cholesterol. Their work led to the identification of an arginine-rich apoprotein, which later became known as apolipoprotein E.

The characterization of apo-E and the determination of its structure and function have been the major focus of their research for 20 years. More recently their work has significantly advanced the hypothesis linking the biochemistry and biological interactions of apo-E to Alzheimer's disease. Of critical importance was their discovery that apo-E sits on the surface of certain cholesterol-rich lipoproteins and serves as a signal to cells. These cells then bind to the lipoproteins and use their cholesterol for functions such as building cellular membranes and synthesizing hormones.

Their research included comprehensive amino acid sequencing of apo-E. They and their associates elucidated the structure of the three common isoforms of the protein, apo-E2, -E3, and -E4, and began investigations into their functional differences. Their efforts through the 1980's demonstrated that apo-E has a role in the growth of nerve cells. This discovery sparked studies to define the role apo-E plays in the biology of the brain.

By 1992, Drs. Mahley, Weisgraber and their associates had laid the groundwork for the explosion of research linking apo-E4 to the development of Alzheimer's disease. Their group's research demonstrated that different forms of apo-E have different effects on the growth of

branches from developing nerve cells. Apo-E3 was shown to cause nerve cell appendages to grow longer while apo-E4 stunts cell growth. Apo-E enters the nerve cell and interacts with its structural framework, thereby altering the cell's ability to send out its projections, which connect one nerve cell to another. Their findings also indicated that apo-E4 leads to denser deposits of the beta-amyloid precursor protein (β -APP) implicated in Alzheimer's disease.

Most recently, their research team has used X-ray crystallography to determine the three dimensional structure of the amino-terminal two-thirds of apo-E. Their structural data provides important new insights into how the three isoforms function. This will undoubtedly provide new clues as to how the apo-E4 structure impacts neuron degeneration in Alzheimer's disease.

Dr. Mahley began his career in lipoprotein metabolism in the late 1960's as an MD-PhD student at Vanderbilt University School of Medicine. He was recruited to the National Heart, Lung and Blood Institute at the National Institutes of Health (NIH) in 1971. Since 1979, he has served as the founding director of the Gladstone Institute of Cardiovascular Disease. He is also a Professor of Pathology at the University of California, San Francisco.

Dr. Weisgraber was trained as an organic chemist at the University of Connecticut. He joined Dr. Mahley's laboratory at the NIH in 1972. He is currently Deputy Director of the Gladstone Institute of Cardiovascular Disease and Senior Investigator in the Gladstone Institute of Neurological Disease. He is also a Professor of Pathology at the University of California, San Francisco.

*Professor of Pathology
Head, Division of Geriatrics
New York University*

Dr. Frangione's knowledge of Alzheimer's disease and his knowledge of cerebral amyloidosis deserves credit for his discovery of mutated genes that cause disorders of fibrillogenesis. Subsequently, he developed a strategy to study cerebral hemorrhage (D), and showed that the protein in Alzheimer's patients by Frangione's group was the same as that in the same familial elderly. He postulated that HCHWA-D was a genetic variant of the phenotypic expression of vascular origin. The scientific demonstration of HCHWA-D, the precursor protein mutation. The stimulus to look at amyloidosis in the examination of pedigrees of collaborative fragment homology biological fluid to propose that it is a potential plaque. This is his recent findings in blood brain barrier.

Blas Frangione, MD, PhD

Professor of Pathology

Head, Division of Alzheimer's Disease Research

New York University Medical Center

Dr. Frangione has contributed to our present day knowledge of cerebral amyloid and its role in Alzheimer's disease and aging. Early in 1980, Dr. Frangione developed a method for extracting cerebral amyloid from leptomeninges, and he deserves credit for the initial discovery of the role of mutated genes in inherited neurodegenerative disorders associated with cerebrovascular fibrillogenesis.

Subsequently, Dr. Frangione used a similar strategy to study Dutch patients with hereditary cerebral hemorrhage with amyloidosis (HCHWA-D), and showed that the amyloid was homologous to the protein isolated previously from Alzheimer's disease and Down syndrome patients by Dr. George Glenner, using Dr. Frangione's original approach. He also showed that the same protein was deposited in asymptomatic elderly people. Dr. Frangione then postulated that: (1) Alzheimer's disease and HCHWA-D were two sides of the same coin; (2) genetic variants are responsible for different phenotypic expression; and (3) A β protein is of vascular origin. These ideas were not accepted by the scientific community until Dr. Frangione demonstrated in 1990 that in Dutch patients with HCHWA-D, the gene coding for the amyloid precursor protein (APP) contained a point mutation. This work provided an enormous stimulus to look for mutations in other β -protein amyloidosis and established a rationale for examination of mutations of the APP gene in pedigrees of familial Alzheimer's disease. In collaborative studies, he has shown that a fragment homologous to A β can be found in biological fluids and cell supernatant, leading him to propose that soluble amyloid β -protein (sA β) is a potential source of the protein deposited in plaques. This hypothesis has been supported by his recent finding showing that sA β crosses the blood brain barrier.

He has used synthetic A β peptides to demonstrate that amyloid-like fibrils can be generated in vitro and that synthetic peptides with HCHWA-D mutation exhibit an increased propensity to form fibrils. Dr. Frangione believes that a conformational change occurs in sA β due to point mutations and/or a posttranslational modification that interfere with normal proteolytic pathways. This conformational change could also result from change in pH, local concentration, lack of clearance and interaction with other molecules, which he terms "pathological chaperones." He identified apolipoprotein E as one of them long before linkage analysis demonstrated an association between apoE and late onset familial and sporadic Alzheimer's disease.

Recently, Dr. Frangione and co-workers identified genetic defects in another gene (BRI) localized on chromosome 13 leading to cerebrovascular amyloidosis, neurodegeneration and dementia in British and Danish Kindreds.

Dr. Frangione began his research career as a physician in Buenos Aires. He then accepted a post-doctoral fellowship in immunology at New York University School of Medicine before going to Cambridge, England, where he received his PhD. He also studied at Oxford University and at the Imperial Cancer Research Fund in London before returning to New York University in 1974.

He has been recognized by the National Institutes of Health with a 1989 M.E.R.I.T. Award and a 1991 LEAD Award for his work on Alzheimer's disease. In 1993, he received the Potamkin Prize for Alzheimer's Disease Research and, in 1997, the National Institute on Aging recognized his work with a second M.E.R.I.T. Award. In 1999, he received a Doctor of Science, "Honoris Causa," University of Buenos Aires, Argentina. In 2000, he received a Lifetime Achievement Award, at the VII International Congress of Alzheimer's Disease, Washington, USA.

Dr. Roses was one of the first clinical neurologists to apply molecular genetic strategies to neurological diseases. During the early years of recombinant DNA research, Dr. Roses initiated several pioneering studies. His laboratory reported the chromosomal location for more than 15 diseases, including familial amyotrophic lateral sclerosis (Lou Gehrig's disease), Charcot-Marie-Tooth neuropathy, neurofibromatosis, tuberous sclerosis, and others.

The discovery that apolipoprotein E4 (apo-E4, gene; apo-E4, protein) is a susceptibility gene that lowers the age of onset and increases the risk of Alzheimer's disease illustrates the success of a multi-disciplinary collaborative team. Using late-onset Alzheimer's disease families collected at Duke over the past decade, Dr. Roses and his colleagues reported a genetic locus on chromosome 19 and found that apo-E could bind β -amyloid. Dr. Roses recognized that apo-E4 was coded within the region of interest on chromosome 19 and immediately reorganized several research projects in the laboratory. An association of apo-E4 and Alzheimer's disease was found and, in a striking and critical study, established that the association was also present in sporadic, autopsy-confirmed Alzheimer's disease patients. The team provided critical immunocytochemical and electron microscopic localization of apo-E in neurons, supporting the relevance of this protein to Alzheimer's disease. Collaborating with others, they found that apo-E4 increased disease risk and lowered the age of

onset in an inherited dose dependent manner, while apo-E2 decreased the risk and increased the age of onset. The increased frequency of the apo-E4 gene has been confirmed in more than two dozen studies within a year of the initial presentation in October 1992. These new and unique genetic insights could have a major impact on future epidemiological studies, drug treatment protocols, and diagnostic/prognostic testing strategies.

In other collaborative studies, the team examined the issue of amyloid interactions with apo-E. With others, the Duke team proposed a working hypothesis in which apo-E3 or apo-E2 protects tau from forming paired helical filaments and neurofibrillary tangles. This implies that when apo-E4 is the inherited gene, the rate of cell death in Alzheimer's disease is increased. The Duke team is currently testing this and other related hypotheses. The next steps include experiments to determine the pathogenic mechanism in test tubes, cell culture models, and transgenic animals. The team is also characterizing the molecular geometry of tau/apo-E3 and apo-E2 interactions in order to develop a drug to mimic the proposed sequestering effect in neurons.

In 1996, Dr. Roses received the Parke-Davis Prize for Alzheimer's Disease Research and the ALOIS Alzheimer Award. He received the Alzheimer's Association's Rita Hayworth Gala Award and the Potamkin Prize for Alzheimer's Disease Research in 1994. He received a LEAD Award from the National Institutes of Health in 1988.

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Stanley B. Prusiner, MD

*Director and Professor
Institute for Neurodegenerative Diseases
University of California, San Francisco*

Dr. Prusiner has made a series of fundamental contributions to understanding basic mechanisms of Central Nervous System degeneration. His initial studies focused on scrapie, which is a slow, transmissible, degenerative brain disease of sheep. He developed new methodology and bioassays for enriching fractions of brain for scrapie infectivity. His studies on partially purified fractions prepared from the brains of mice and hamsters with experimental scrapie greatly extended earlier findings indicating that the infectious pathogen of scrapie is unique—thus, prompting the term “prion.” Dr. Prusiner and collaborators discovered the host-encoded prion protein (PrP) in purified fractions and found that infectious prions are composed largely, if not entirely, of a modified form of PrP denoted PrP^{Sc}. They also demonstrated that PrP^{Sc} polymerizes into amyloid filaments which form plaques in brain. The normal, cellular PrP (PrP^C) is bound to the external surface of cells while PrP^{Sc} accumulates within the interior. These findings are major features that distinguish prions from viruses.

Genetic studies of patients with inherited prion diseases called Gerstmann-Sträussler syndrome (GSS) and familial Creutzfeldt-Jakob disease (CJD) demonstrated that these fatal, dementing illnesses are due to mutant or defective PrP genes.

Dr. Prusiner and his colleagues constructed genetically engineered or transgenic mice expressing either foreign or mutant PrP genes. Virtually all facets of brain degeneration in scrapie were found to be influenced by the transferred PrP gene or transgene. The investigations also showed that prions replicate through interactions between PrP^C and PrP^{Sc}. Dr. Prusiner and his colleagues observed that expression of a PrP transgene carrying the GSS mutation produces neuro-degeneration spontaneously; this disease is similar to scrapie. The transgenic mouse studies established for the first time that a human neurodegenerative disease could be genetically modeled in experimental animals. Indeed, the inherited prion diseases of humans and transgenic mice are unique in that they are both genetic and infectious. Many of Dr. Prusiner's incisive experiments have provided convincing evidence that prions are an entirely new class of pathogens.

Among his many awards, Dr. Prusiner received the 1992 Charles A. Dana Award for Pioneering Achievements in Health, the 1993 Richard Lounsbery Award for Extraordinary Scientific Achievement in Biology and Medicine, National Academy of Sciences, and the 1994 Albert Lasker Award for Basic Medical Research, and the 1997 Nobel Prize in Physiology or Medicine.

Konrad Beyreuther, Dr., Dr.h.c.

*Professor of Molecular Biology
Director, ZMBH Center for Molecular Biology
University of Heidelberg*

Dr. Beyreuther leads a research team at the ZMBH, Center for Molecular Biology of the Ruprecht-Karls-University of Heidelberg, Germany, where he is also Director of the ZMBH and Chairman of the Association for Biotechnology (BioRegion Rhein-Neckar-Dreieck e.V.). After receiving his PhD in Biochemistry from the Ludwig-Maximilians-University of Munich, Germany, Dr. Beyreuther received his specialty training in Cologne, Germany, and at Harvard University and the University of Cambridge in Protein Chemistry, Molecular Biology, Genetics and Neurobiology.

Dr. Beyreuther, who had joined the Institute of Genetics of the Albertus-Magnus-University of Cologne in 1968, was promoted to Associate Professor in 1978, to Associate Professor with tenure in 1981. He stayed in Cologne until 1987 when he moved to Heidelberg University's ZMBH to assume a Chair for Molecular Biology and become Head of the Laboratory for Molecular Neuropathology. Dr. Beyreuther is best known for his work on the structure, origin and, more recently, physiological function of the brain amyloid protein characteristic of Alzheimer's disease. Together with Colin L. Masters, Department of Pathology, University of Melbourne, Australia, Dr. Beyreuther worked out the complete chemical structure of Alzheimer's brain amyloid β A4 protein. This confirmed and extended George Glenner's results obtained at Salk for perivascular deposits. Shortly after β A4 sequence determination, collaborations with Benno Müller-Hill at Cologne led to the discovery of the much larger transmembrane β A4 amyloid precursor protein (APP), predicted from the initial discovery of Beyreuther and Masters. The amyloid itself turned out to be a proteolytic product partially derived from the single transmembrane domain. Thereupon, the amyloid monomer and the proteases releasing it from the precursor became prime therapeutic targets for Alzheimer's disease. Thus, the work of Beyreuther and Masters has revolutionized our present

concept of Alzheimer's disease and opened an entirely new area of research into its molecular biology, genetics and therapy.

Dr. Beyreuther in collaboration with Dr. Masters is continuing to explore the causes of Alzheimer's disease. Dr. Beyreuther and his research team are currently trying to understand how APP functions in nerve cells, the primary target cells in Alzheimer's disease. His team has demonstrated that APP binds copper and is thus sensitive to redox reactions. They have identified a mechanism that potentially draws APP into the pathophysiological pathway of oxidative damage as an important factor in Alzheimer's disease neurodegeneration and amyloid pathogenesis. This association supports an earlier contention of Dr. Beyreuther that antioxidants could be an important factor in treatment of neuron degeneration. Collaborating with cell biologists, recent work by Dr. Beyreuther and colleagues has also revealed a physiological function of the amyloid β A4 region in the axonal transport of APP, and that cholesterol is required for β A4 formation to occur implying a link between cholesterol, β A4, and Alzheimer's disease. These intriguing relationships raise the hopes of cholesterol-lowering strategies to influence the onset and progression of Alzheimer's disease.

Dr. Beyreuther is the recipient of a number of awards and honors, including the Max-Planck-Prize for International Scientific Collaboration, the Klaus-Joachim-Zülch-Prize for Neurology of the Max-Planck-Society and the King Faisal International Prize for Medicine. Dr. Beyreuther was elected to the Heidelberg Academy for Humanities and Sciences in 1991, Deutsche Akademie der Naturforscher Leopoldina at Halle in 1992 and Göttinger Academy for the Humanities and Sciences in 1996. He received an honorary doctoral degree in medicine (MD) of the Medical Faculty of the University of Kuopio in Finland. In 1990, Dr. Beyreuther was awarded, along with Dr. Masters, the Potamkin Prize for Alzheimer's Disease Research.

Robert D. Terry

*Professor Emeritus
Department of Neurology
School of Medicine
University of California*

Dr. Terry's most significant contribution has been to the storage disease concept, which has been the focus of both projects being discussed here. His emphasis at first was on the studies of brain tangles and what he soon called senile dementia; that is, Alzheimer's disease. Formerly, he described the disease in terms of the membrane and the membrane characterized the several variations of the disease. In the past, he has been excluded from the field for years, he described the tangle and the plaques that have been described the characteristic when treated with research in other questionable connections. Alzheimer's disease in aged dogs and monkeys were assayed in Alzheimer's disease. Eliezer Masliah, in quantifying synaptophysin in the neocortex. Synaptophysin strongly correlates Alzheimer's disease and believes that synaptic dysfunction is a cognitive deficiency.

Robert D. Terry, MD

*Professor Emeritus of Neurosciences and of Pathology
Department of Neurosciences
School of Medicine
University of California, San Diego*

Dr. Terry's most significant work has been limited to the storage diseases and to Alzheimer's disease, both projects beginning in about 1960. The emphasis at first was on electron microscopic studies of brain biopsies in Tay-Sachs disease, and what he soon found to be the most common dementia; that is, Alzheimer's disease. As to the former, he described the cerebral tissue changes and the membranous cytoplasmic bodies which characterized the neuronal pathology and their several variations among the various diseases of that complex. In the Alzheimer's work, with which he has been exclusively involved for nearly 40 years, he described the ultrastructure of the tangle and the plaque in essentially all the details that have been reported even to date. He described the changes induced in rabbit neurons when treated with aluminum, and this began the search in other laboratories for the still questionable connection between aluminum and Alzheimer's disease. Plaques were reported in aged dogs and monkeys. Neuronal populations were assayed in both normal aging and in Alzheimer's disease. Most recently, with Dr. Eliezer Masliah, he developed techniques for quantifying synaptic density in human neocortex. Synaptic density has proven to be very strongly correlated with the mental status in Alzheimer's disease to the extent that Dr. Terry believes that synaptic loss is the direct cause of cognitive deficiency in the disorder.

Born in Hartford, Connecticut, Dr. Terry served in the 82nd Airborne Division of the U.S. Army during World War II and began his professional career at Montefiore Hospital and Medical Center in New York. He has been affiliated with many institutions, including the Albert Einstein College of Medicine, the Institut de Recherches sur le Cancer in Paris, and the Institute of Neurology at the National Hospital in London. Dr. Terry remains active and continues to publish in the field.

Winner of the first Potamkin Prize for Alzheimer's Disease Research in 1988, Dr. Terry is a Fellow of the American Association for the Advancement of Science. He was elected a Fellow of the New York Academy of Sciences and Chairman of the Board of Scientific Counselors of the National Institute of Neurological and Communicative Disorders and Stroke. In 1989, he was given the Award for Meritorious Contributions to Neuropathology by the American Association of Neuropathologists. In 1991, Dr. Terry received an honorary D.Sc. from Williams College. In 1996, Dr. Terry was elected to fellowship in the American Academy of Arts and Sciences.

*Professor of Pathology, Neurology and Neuroscience
The Johns Hopkins University School of Medicine
Director, Neuropathology Laboratory
The Johns Hopkins University Hospital*

Dr. Price, a neurologist-neuropathologist, has made important contributions to the understanding of a variety of diseases, particularly Alzheimer's disease (AD) and amyotrophic lateral sclerosis (ALS). In 1981, Dr. Price and his colleagues demonstrated that many patients with AD show abnormalities in cholinergic neurons in the basal forebrain. Subsequently, Dr. Price and colleagues identified alterations in a variety of other neuronal circuits in AD and related these findings to the clinical manifestations of disease. Dr. Price and his colleagues subsequently studied as a model for investigating age-associated behavioral and brain abnormalities a unique cohort of aged rhesus monkeys. Their work demonstrated that these animals develop many of the behavioral abnormalities and cellular pathology (i.e., senile plaques, A β deposits, dystrophic neurites, and reductions in transmitter molecules) that occur in elderly humans and, to a greater extent, in individuals with AD.

With Sangram S. Sisodia, PhD, Dr. Price was involved in studies demonstrating that the amyloid precursor protein (APP) is normally cleaved within the A β domain, an event that prevents amyloidogenesis. Moreover, they showed that APP is synthesized in nerve cells and rapidly transported anterograde in axons to nerve terminals. More recently, Drs. Price and Sisodia and colleagues at The Johns Hopkins University School of Medicine have clarified the topology of presenilin 1 (PS1) and shown that PS1 is endoproteolytically cleaved into two stable fragments. Moreover, the knockout of PS1 leads to severe abnormalities in somatogenesis.

More recently, Dr. Price and colleagues have used transgenic approaches to study neurodegenerative diseases in vivo. Subsets of cases of familial ALS (FALS) and AD (FAD), often show dominant inheritance: some cases of FALS are linked to mutations in the superoxide dismutase 1 (SOD1) gene; and some pedigrees with FAD exhibit mutations in genes encoding APP, PS1, or PS2. Transgenic mice with SOD1 mutations develop weakness and muscle atrophy associated with degenerative changes in motor neurons that result from the acquisition of toxic properties by mutant SOD1. Similarly, transgenic mice that express mutant human FAD-linked genes show some cellular abnormalities, including A β 42 deposits, and transgenic mice with PS1 mutations have increased levels of A β 42 in the brain. These transgenic models are of great value for investigations of disease mechanisms and will be critical for testing novel therapies that, if efficacious in model systems, can be rapidly introduced into clinical trials.

Dr. Price has received two Javits Neuroscience Investigator Awards from the NINDS, a Leadership and Excellence in Alzheimer's Disease Award (LEAD) Award from the NIA, and the Potamkin Prize for Research in Pick's, Alzheimer's and Related Disorders.

*Professor of Psychiatry
Director, UCI Institute for Memory and Aging
University of California, Irvine*

After receiving his PhD from the University of California, Irvine, Dr. Cotman received a postdoctoral fellowship from the Allied College of California in 1967.

Dr. Cotman's research has focused on the study of synaptic plasticity and the restoration of function after brain injury. His work is one of the most influential in the field. Cotman's research has led to the development of a new field of research in neurobiology, the study of synaptic plasticity. Cotman's findings have been applied to the study of Alzheimer's disease and other neurodegenerative disorders. His work has also led to the development of new treatments for these disorders. Cotman's research has been recognized by numerous awards, including the Javits Neuroscience Investigator Award from the NINDS, the LEAD Award from the NIA, and the Potamkin Prize for Research in Pick's, Alzheimer's and Related Disorders.

Carl W. Cotman, PhD

*Professor of Psychobiology and Neurology
Director, UCI Brain Aging and Alzheimer's Disease Research Center
University of California, Irvine*

After receiving his PhD in biochemistry from Indiana University in 1968, Dr. Cotman joined the psychobiology department of the University of California in Irvine. Since then Dr. Cotman has received numerous awards and honors including the Allied Corporation Achievement Award in Aging in 1987.

Dr. Cotman's research has concentrated on the study of synapses, their basic properties, plasticity and ability to participate in the restoration of function. The brain's ability to heal itself is one of the novel concepts supported by Dr. Cotman's research. This research along with related work by others has led to the development of a new field of study in the neurosciences. His work in neuroplasticity has opened up new approaches in Alzheimer's research and may have applicability beyond that one disease. Dr. Cotman's findings reveal that plasticity is retained by Alzheimer's disease neurons even though much of the Alzheimer's disease brain is undergoing degeneration. The sprouting of new connections by healthy remaining neurons, he proposes, maintains function against the course of degeneration, a process termed functional plasticity. Ironically, however, as the disease progresses, some of these same regenerative

mechanisms appear to become recruited into the development of pathology (e.g., senile plaques) and functional plasticity becomes dysfunctional. Identifying the molecular events in this change may assist disease progression.

Dr. Cotman's discovery that the biological activity of β -amyloid depends on its particular conformational state has provided a new lead in the field and generated much additional research directed at therapeutic intervention. Means to improve brain function in the elderly and prevent degeneration is a primary thrust of research in the field. Neurotrophic factors offer great promise for this purpose. Recently, Dr. Cotman demonstrated that a simple behavior exercise increases neurotrophic factor expression in the brain. The award has proven invaluable for exploring new directions in research.

A direct result of Dr. Cotman's work and enthusiasm has been his establishment of a comprehensive research and assessment clinic for Alzheimer's victims on the UC Irvine campus. The clinic provides thorough tracking of the disease's progress using techniques ranging from short-term memory tests to biochemical markers of the disease.

*Research Pathologist
School of Medicine
University of California, San Diego
(Deceased 1994)*

A graduate of the Johns Hopkins University School of Medicine, Dr. Glenner was Chief of the Section on Molecular Pathology at the National Institute of Arthritis and Metabolic Diseases of the National Institutes of Health for 26 years before he came to the University of California, San Diego, where he established the world's first tissue/brain bank for Alzheimer's disease diagnosis and research.

Dr. Glenner studied the cause and nature of the amyloid deposits present in Alzheimer's disease in the senile plaques, neurons and vessels. In 1970, Dr. Glenner contributed to medical research with his major discovery of the etiology and pathogenesis of the protein composing the abnormal silk-like fibrils in the lethal disease, amyloidosis. These amyloid fibrils are similar in structure to those seen in the brain in Alzheimer's disease where, in 1984, he discovered the amyloid

beta protein in Alzheimer's disease and Down syndrome lesions. He predicted the gene coding for this protein would be found on chromosome 21, a prediction now confirmed. The Foundation's Award has supported research that has led to the discovery of an enzyme implicated in the formation of the amyloid fibers from the beta protein in Alzheimer's disease.

Dr. Glenner was also the founder and president of three nonprofit Alzheimer's Family Day Centers in San Diego County, Chairman of the California State Alzheimer's Disease Task Force and Director of the National Brain Bank. In 1988, Dr. Glenner was given the Potamkin Prize for Alzheimer's Disease Research, a Merit Award for ten years of research support by the National Advisory Council on Aging, and in 1991, the Paul F. Glenn Award by the Gerontological Society of America.

*Bullard Profess
Harvard Medic
Director, Molec
Massachusetts*

Dr. Gusella re-
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genetic disease
myriad possib
inherited di
Alzheimer's Di
Born in Ottawa
post-graduate
the University
studied biolog
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location of a

James F. Gusella, PhD

Bullard Professor of Neurogenetics

Harvard Medical School

Director, Molecular Neurogenetics Unit

Massachusetts General Hospital

Dr. Gusella reported the first major success in pinpointing the location of a DNA marker for a genetic disease in 1983. This discovery opened up myriad possibilities for researchers studying inherited disorders, including Familial Alzheimer's Disease.

Born in Ottawa, Canada, Dr. Gusella received his post-graduate training in medical biophysics at the University of Toronto, Canada. He then studied biology at Massachusetts Institute of Technology. Dr. Gusella received the Foundation's Award for Medical Research when he was Associate Professor at Harvard Medical School.

In 1983, Dr. Gusella determined the location of a DNA marker gene for Huntington's disease. To a potential victim of a genetic disease, finding the location of a marker means possible diagnosis

before symptoms begin, improved treatments and, eventually, with the location of the defective gene itself, a chance for a cure.

Dr. Gusella's laboratory used information generated by his marker studies to isolate the Huntington's disease gene itself. In 1993, his group discovered that Huntington's disease is caused by an expanded, unstable stretch of CAG trinucleotides in a novel gene of unknown function.

The same techniques have been applied to Alzheimer's disease. However, the Metropolitan Life Foundation Award for Medical Research has allowed his laboratory to branch out into studies of the gene encoding the protein precursor of Alzheimer's disease amyloid deposits.

Dennis J. Selkoe, MD

*Professor of Neurology and Neuroscience
Harvard Medical School
Co-Director, Center for Neurologic Diseases
Brigham and Women's Hospital*

The receipt of the Metropolitan Life Foundation Award enabled Dr. Selkoe to expand his basic research into the seminal involvement of amyloid deposition in the genesis of Alzheimer's disease.

Dr. Selkoe received the Award when he was Associate Professor at Harvard Medical School for his pioneering studies of the biochemistry of the hallmark neurofibrillary tangles and amyloid plaques that characterize Alzheimer's disease. Dr. Selkoe and his colleague, Dr. Yasuo Ihara, broke new ground in 1982 when they developed a method to isolate the abnormal filaments that comprise neurofibrillary tangles from Alzheimer's brain tissue and discovered the unusual chemical properties of these fibers.

Dr. Selkoe then turned his attention to the biochemical nature and origin of the amyloid β -protein comprising the myriad senile plaques found in brain areas important for memory and thinking in Alzheimer's disease. In a series of interrelated experiments, Dr. Selkoe and coworkers demonstrated distinctions of the constituent amyloid β -protein of plaques from that found in brain blood vessels, showed the

presence of β -protein deposits indistinguishable from those of Alzheimer's disease in aged monkeys, dogs, and other mammals, and characterized the large parent protein (APP) that serves as the precursor of β -protein in human brain tissue and cultured cells, studies supported in part by the Metropolitan Life Foundation Award.

Dr. Selkoe and his colleagues went on to detect traces of β -protein in certain non-brain tissues of Alzheimer's patients. This discovery suggested that β -protein deposition could occur in the absence of neurons and other brain cells and was thus likely to precede neuronal abnormalities in the disease. The laboratory went on to discover that the β -protein is normally produced by healthy cells throughout life. This unexpected finding opened up the dynamic study of how β -protein production is regulated in health and in familial Alzheimer's disease and provided the first system to screen for drugs that can lower β -protein therapeutically. The lab used this discovery to help establish the mechanisms by which mutations in the APP and presenilin genes cause familial forms of Alzheimer's disease.

Promising

MetLife Foundation work shows made to the

2002

David M. Holtzman, MD
Charlotte and
of Neurology,
Washington
St. Louis, MO

Lennart Mucke, MD
Director
Gladstone Institute
Professor of
University of

2000

Columbia University
and Surgeon
Gary Struhl, MD
Professor, Department of
Developmental Biology,
Investigator,

Harvard Medical School
Li-Huei Tsai, MD
Associate Professor,
Assistant Investigator,
Medical Institute

1998

Columbia University
and Surgeon
Iva Greenwald, MD
Professor, Department of
Molecular Biology,
Investigator,

University of
Karen Hsiao, MD
Professor, Department of

1992

The Salk Institute
Fred H. Gage, MD
Professor, Laboratory of
Adjunct Professor of
Neuroscience,
University of

Promising Work

MetLife Foundation has also awarded \$1.4 million in institutional grants to support scientists whose work shows promise for the future of Alzheimer's disease research. Grants of \$100,000 each were made to the following institutions:

2002

David M. Holtzman, MD
Charlotte and Paul Hagemann Professor
of Neurology
Washington University School of Medicine
St. Louis, MO

Lennart Mucke, MD
Director
Gladstone Institute of Neurological Disease
Professor of Neurology and Neuroscience
University of California, San Francisco

2000

Columbia University College of Physicians
and Surgeons
Gary Struhl, PhD
Professor, Department of Genetics and
Development
Investigator, Howard Hughes Medical Institute

Harvard Medical School
Li-Huei Tsai, PhD
Associate Professor, Department of Pathology
Assistant Investigator, Howard Hughes
Medical Institute

1998

Columbia University College of Physicians
and Surgeons
Iva Greenwald, PhD
Professor, Department of Biochemistry and
Molecular Biophysics
Investigator, Howard Hughes Medical Institute

University of Minnesota
Karen Hsiao Ashe, MD, PhD
Professor Department of Neurology

1992

The Salk Institute
Fred H. Gage, PhD
Professor, Laboratory of Genetics
Adjunct Professor, Departments of
Neuroscience & Biology
University of California, San Diego

Harvard Medical School
Bradley Hyman, MD, PhD
Professor of Neurology

National Institute of Aging
Mark Mattson, PhD
Chief, Laboratory of Neurosciences
Professor, Department of Neuroscience
John Hopkins University

1991

State University of New York at Stony Brook
Dmitry Goldgaber, PhD
Professor, Department of Psychiatry and
Behavioral Science

University of Pennsylvania School of Medicine
Virginia M.-Y. Lee, PhD and John Q. Trojanowski,
MD, PhD
Professors of Pathology and Laboratory Medicine
Co-Directors, Center for Neurodegenerative
Disease Research

1989

Brigham and Women's Hospital
Kenneth S. Kosik, MD
Physician
Professor of Neurology
Harvard Medical School

McLean Hospital
Charles Marotta, MD, PhD
Chief, Molecular Neurobiology Laboratory
Professor of Neuroscience, Psychiatry &
Human Behavior
Brown University

University of California, Irvine
Rachael Neve, PhD
Assistant Professor of Psychobiology
Associate Professor of Genetics
Harvard Medical School

Advisory Committee

Suzanne Bourgoise, PhD
(served 1986-1989)
Director
Regulatory Biology Laboratory
The Salk Institute

Robert N. Butler, MD
(Chairman, January 1994)
(Founding Member)
President and Chief Executive Officer
International Longevity Center, U.S.
Professor of Geriatrics
Mount Sinai School of Medicine

Theodore Cooper, MD, PhD (Chairman)
(Founding Member)
(Deceased 1993)
Chairman of the Board and Chief
Executive Officer
The Upjohn Company

Gerald D. Fischbach, MD
(Member – 2004)
Executive Vice President for Health and
Biomedical Sciences
Dean of the Faculty of Medicine
Columbia University Medical Center

Donald S. Fredrickson, MD
(Founding Member)
(Deceased 2002)
Former Director
National Institutes of Health

Eric R. Kandel, MD
(Served 1994 – 2000)
University Professor
Center for Neurobiology and Behavior
Columbia University

Joseph B. Martin, MD, PhD
(Member – 1989)
Dean of the Faculty of Medicine
Harvard Medical School

Donald L. Price, MD
(Member – 2002)
Director, Division of Neuropathology
Johns Hopkins University
School of Medicine

Solomon H. Snyder, MD
(Member – 1994)
Director, Department of Neuroscience
Johns Hopkins University
School of Medicine

Lewis Thomas, MD
(Founding Member)
(Deceased 1993)
Former President Emeritus
Memorial Sloan-Kettering Cancer Center,
New York

T. Franklin Williams, MD
(Founding Member)
Former Director
National Institute on Aging
Professor of Medicine Emeritus and Distinguished
Physician
University of Rochester, New York

Anne B. Young, MD, PhD
(Member – 1992)
Chief
Neurology Service
Massachusetts General Hospital

PhD

dicine

opathology

euroscience

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Cancer Center,

ID

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w York

D

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MetLife Foundation

jazz at lincoln center salutes

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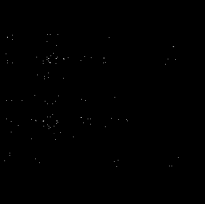
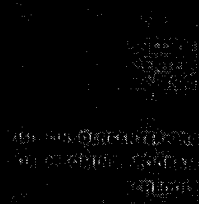
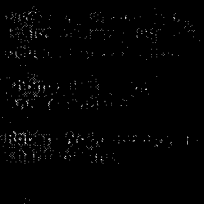
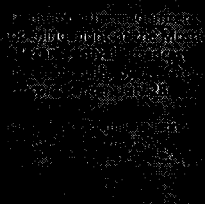
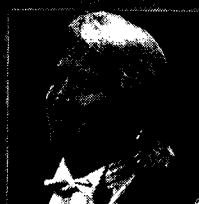
MetLife

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SATELLITE
RADIO

First Cincinnati Community Award-Winning Live Performance at SCOLN CENTER Salutes MetLife for its long-standing Support



MetLife NewsWeekly

Arts & Business Council Honors MetLife Foundation

The Arts & Business Council of New York recently honored MetLife Foundation with its Arts & Business Partnerships Award. Presented at the Council's annual Encore Awards Luncheon, the award recognizes businesses and arts organizations that have successfully collaborated on projects that exemplify the spirit of cooperation, collaboration and creativity.

MetLife Foundation received the award for its partnership with Repertorio Espanol, the leading Hispanic theater company in the United States. Since 1999, the Foundation has supported *Nuestras Voces* (Our Voices), Repertorio Espanol's prestigious national playwriting competition. The competition gives playwrights the opportunity to pay tribute to the spirit of the Hispanic people, celebrate their history and share their experience in the United States.

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MetLife Foundation

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For Immediate Release

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MetLife Foundation Awards \$1.25 million to Science Museums

- Grants will support education programs and
underwrite exhibitions to promote understanding of aging -

NEW YORK, July 22, 2005 - MetLife Foundation today announced the grant winners of its Partnership for Lifelong Learning program. Twenty-six science museums from around the United States were awarded grants totaling \$1,250,000, directly benefiting over 3.4 million people.

The purpose of the program is to increase science education opportunities for people of all ages and encourage exhibitions that promote a better understanding of aging. The winning museums, selected from 86 science museums submitting proposals, will create new exhibitions, implement science education programs for young people and older adults, and provide teacher training and internship opportunities and professional development to encourage young people to enter the science and teaching professions.

"MetLife Foundation has a long history of supporting educational programs through museums," said Sibyl Jacobson, president and CEO of MetLife Foundation. "Museums enrich our lives in so many ways. Science museums, in particular, are among the most popular museums and serve as excellent community and educational resource. We are pleased to support these museums in their effort to engage people of all ages and diverse backgrounds in discovering and learning about new things."

- more -

Examples of Winning Projects

- *Life: The Science of Aging* will be the latest addition to the Hall of Life exhibition at the Denver Museum of Nature and Science. A collaboration with the University of Colorado at Boulder, Children's Hospital at University of Colorado Health Sciences Center, and the Colorado Consortium for Older Adult Wellness, *Life: The Science of Aging* will focus on the molecular science behind aging, changes that occur during the life span and the personal choices that can have a positive affect on health and longevity.
- To honor senior citizens for their contributions to society and to foster respect for elders, the Brogan Museum of Art and Science in Tallahassee is partnering with Florida Department of Elder Affairs, Florida State University Geriatric Medical School and Tallahassee Community College to create a multi-media project entitled *Wisdom of the Ages: Lessons Learned at Our Elders' Knees*. The project will include an interactive photography exhibition, an audio-visual production, a related website and teacher resource materials. Mobile replicas of the exhibition will be on display at various locations. Inter-generational programs and outreach effort will reach populations of diverse cultural and ethnic backgrounds.
- The National Atomic Museum's (Albuquerque, NM) "*Up 'n' Atom Mobile*" is an interactive science and technology education van that takes hands-on science learning programs to rural schools in New Mexico and on Native American land. During the 2005 – 2006 school year, the "*Up 'n' Atom Mobile*" program will reach 5,500 students in grades 4 – 12.
- The grant will support the Des Moines-based Science Center of Iowa's *School and Group Programs*, which reaches 50,000 students a year through an array of interactive exhibits and hands-on activities to stimulate development of students' critical thinking skills, increase their interest in science and technology careers and

further their understanding of science concepts and theories. Collaborating with area education organizations, public schools and youth service groups, the Science Center takes science programs to under-served children throughout the state.

- Recognizing an increasing interest among working adults and seniors in learning about science and new technology, the Discovery Museum and Planetarium in Bridgeport, CT has partnered with a number of community organizations and the local public access cable program producer to create the *Discovery Learning Series*. The program will include 6 – 8 week long science courses, seminars and lectures that are tailored to the interest and learning styles of working adults and seniors.

Complete List of Partnership Grant Recipients

Arizona Science Center (Phoenix, AZ)
Brogan Museum of Art and Science (Tallahassee, FL)
Carnegie Science Center (Pittsburgh, PA)
Catawba Science Center (Hickory, NC)
COSI Toledo (Toledo, OH)
Denver Museum of Nature and Science (Denver, CO)
The Discovery Museum and Planetarium (Bridgeport, CT)
The Discovery Place (Charlotte, NC)
Fairbanks Museum & Planetarium (Saint Johnsbury, VT)
The Franklin Institute Science Museum (Philadelphia, PA)
Liberty Science Center (Jersey City, NJ)
Maryland Science Center (Baltimore, MD)
McWane Center-Discovery 2000 (Birmingham, AL)
Museum of Discovery and Science (Fort Lauderdale, FL)
Museum of Science (Boston, MA)
National Atomic Museum (Albuquerque, NM)
The New Detroit Science Center (Detroit, MI)

- more -

New York Hall of Science (Flushing, NY)

Peggy Notebaert Nature Museum at Chicago Academy of Sciences (Chicago, IL)

Orlando Science Center (Orlando, FL)

Pacific Science Center (Seattle, WA)

Reuben H. Fleet Science Center (San Diego, CA)

Science Center of Iowa (Des Moines, IA)

Science Central, Inc. (Fort Wayne, IN)

Science Museum of Minnesota (Saint Paul, MN)

SciTech Hands on Museum (Aurora, IL)

Partnership for Lifelong Learning

Supporting and increasing educational opportunities for all people is a key emphasis for MetLife Foundation. Recognizing the important contributions and educational value of museums, MetLife Foundation has awarded grants totaling over \$20 million in recent years to museums across the country. To further its commitment to education and support for the museum field, MetLife Foundation created the *Partnership for Lifelong Learning*, a grant program to encourage science museums to develop innovative programs that reach people of all ages and engage them in learning,

In partnership with the Association of Science-Technology Centers (ASTC), an invitation to apply was extended to all the science museums in the United States. The selection process was based on the museum's ability to meet a significant need; project outcomes; commitment to serving diverse populations; innovation and, and long-range implications.

"MetLife Foundation's *Partnership for Lifelong Learning* program provides a wonderful opportunity for science centers and museums across the country to continue and expand their efforts to engage visitors of all ages," said Bonnie VanDorn, ASTC's executive director. "The funded projects will have a significant impact on communities large and small, demonstrating what science centers do best: helping the public explore important issues like aging in ways they not only understand, but enjoy."

MetLife Foundation

MetLife Foundation was established by MetLife to continue the company's long tradition of corporate contributions and community involvement. The Foundation supports programs that improve education, promote health, encourage parental involvement and family engagement, help revitalize neighborhoods and stress accessibility and inclusion. In recent years, a focus on Alzheimer's and aging issues has been added. MetLife Foundation stresses education in all its programs. Recognizing the vital role the arts play in building communities and educating young people, the Foundation contributes to arts and cultural organizations across the United States, with an emphasis on increasing opportunities for young people, reaching broad audiences through inclusive programming, and making arts more accessible for all people. For more information about the Foundation, please visit its Web site at www.metlife.org.

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MetLife Foundation

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MetLife Foundation Selects Winners for Its Museum Connections Program - \$500,000 awarded to 9 museums –

New York, New York, October 31, 2005 – MetLife Foundation today announced the winners of its 2005 *Museum Connections Program*. Nine art museums in the western United States were awarded grants totaling \$500,000 in the latest round of this national competitive program. The grants support programs that increase interaction between museums and the people in their communities, expose the cultural resources found in museums to a broader segment of the population and make art part of people's lives.

"Museums enrich our lives in many ways," said Sibyl Jacobson, president and CEO of MetLife Foundation. "They increase understanding of our world and reflect important cultural traditions. They are important resources for educating people of all ages. MetLife Foundation is pleased to recognize these innovative programs."

The winning programs were selected by a distinguished committee, comprised of Amanda Cruz, executive director of Artadia, Inc., Malcolm Rogers, director of the Museum of Fine Arts, Boston, Lowery Stokes Sims, president of the Studio Museum in Harlem, and Rick West, director of the National Museum of the American Indian. The selection process was based on clearly defined project outcomes, a project's potential success for involving communities in the arts, demonstration of an organization's sustained commitment to community, innovation and creativity of the project, and the project's long-range implications and potential for replication.

Grant Recipients

Albuquerque Museum of Art & History (Albuquerque, NM)

The museum will launch the *Crossing Cultural Bridges* project in collaboration with a number of organizations. Designed to promote increased appreciation of African arts, the project will take place in conjunction with the *Resonance from the Past: African Sculpture from the New Orleans Museum of Art* exhibition, the first major exhibition of African arts in the state. The exhibit will present the opportunity to expand statewide the museum's connections with the community and the University of New Mexico through the development of an African arts curriculum, a teacher's institute, regional teachers' workshops, and traveling outreach exhibits.

California African American Museum (Los Angeles, CA)

Mentoring Generations offers hands-on training, marketable skills and paid work experience to high school and college students seeking to enter and re-enter the workforce. The museum will engage young adults in the rich art, history and culture of African Americans while cultivating a new generation of museum professionals from within the African American and Latino communities.

Cartoon Art Museum (San Francisco, CA)

Cartooning with Students will bring together students from San Francisco's public schools and some of the Bay Area's most celebrated professional cartoonists and artists. The program will teach young people to make their own cartoon art and culminate in a public exhibition of cartoon works by both students and teaching artists. Through the program, students will use cartoon art to improve visual arts skills and literacy, strengthening their abilities to express ideas more effectively, creatively, and confidently.

Hammer Museum at the University of California, Los Angeles

The museum's *On the Borders of Life* project addresses the street violence that since 1980 has claimed roughly 10,000 lives in Los Angeles. Working with a visiting artist, university students will dive into that history; local residents, typically excluded from cultural processes, will be engaged in the production of a large-

scale work of public art. The interdisciplinary art and education initiative will bring the Hammer's and UCLA's resources into the community by teaming artists, scholars, students, and residents to explore crucial issues.

Heard Museum (Phoenix, AZ)

The Heard Museum Guild Native American Student Art Program supports the next generation of emerging Native artists. The program creates opportunities to train student artists, showcase and sell emerging artists' works. The Student Art Show & Sale program enables student artists to exhibit in a premier museum and gain experience by pricing and selling their art. Proceeds from sales of student artworks in the Museum shops provide scholarships for Native American students.

Holter Museum of Art (Helena, MT)

Collecting Culture: Collecting Stories explores the synergy between collecting and creativity. The multi-component program will include exhibitions, artist residencies and outreach programs to involve students in collecting images and stories of their elders. In addition, siblings with and without disabilities will be paired to create videos collaboratively and third-graders will use discarded materials to create art.

Japanese American National Museum (Los Angeles, CA)

Centered around the exhibition *Living Flowers: Ikebana and Contemporary Art*, a series of public programs will explore the connections between ikebana -- the traditional art of Japanese flower arranging -- and contemporary visual art. The exhibition juxtaposes floral displays of traditional ikebana created by artists-in-residence with works by a range of notable contemporary artists of diverse ethnicities. A series of workshops, artist talks, community public programs, and family-oriented activities will explore how a time-honored traditional Japanese art form has evolved and changed in America.

Northwest Museum of Arts & Culture (Spokane, WA)

Under the guidance of an award-winning photographer, local high school students will learn how to interpret and record Spokane tribal history. The *Views from the*

Spokane Reservation project will focus on teaching black & white photography and dark room techniques. Young tribal members will use photography to capture the significance of their lives and create their own history.

Western Folklife Center (Elko, NV)

The Center's *Deep West* audience participation initiative was created to overcome geographic barriers as a result of the vast distances in the rural West. The project aims to reach and involve people in their home communities through local residencies by selected artists in different rural communities in the West. An interactive web site will facilitate participation and interaction between those artists and audience members. By building actual and virtual community, the Center aims to deepen and broaden its audience base.

About the Museum Connections Program

Museums have broad appeal and reach. According to a 2003 survey conducted by Americans for the Arts and National Assembly of State Arts Agencies, over 850 million people visited the 16,000 museums in the US. That was more than those attending all the country's professional baseball, football, and basketball sporting events combined.

The recently completed Museum Connections Program was a multi-year competitive program open to art museums in the fifty states and the District of Columbia. To best serve the museum field, each year the application process was offered in a particular region. The program awarded a total of over \$3 million in 92 grants. Information on past winners and program guidelines are available on the Foundation's Web site at www.metlife.org.

"The Museums Connections Program has clearly influenced new thinking and approaches to how museums interact with, collaborate with and serve communities," commented Lowery Stokes Sims, a member of the Selection Committee and president of the Studio Museum in Harlem. "Over the last six years it has been inspiring to read how various organizations have both improved on

standard outreach and educational philosophies as well as creating programs that are unique to the resources, environs and needs of their immediate communities," Sims continued.

Geographic Schedule

2005 and 2002: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

2004 and 2001: Alabama, Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Texas, and Wisconsin.

2003 and 2000: Connecticut, Delaware, Florida, Georgia, Maryland, Massachusetts, Maine, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, and the District of Columbia.

MetLife Foundation was established by MetLife to carry on its long-standing tradition of corporate contributions and community involvement. Since its inception in 1976, the Foundation has contributed more than \$300 million to support health, educational, civic and cultural organizations and programs throughout the country. Recognizing the vital role the arts play in building communities and educating people of all ages, MetLife Foundation contributes to the arts and culture by focusing on increasing opportunities for young people, reaching broader audiences through inclusive programming and making arts more accessible for all people. The Foundation has received numerous awards and recognition for its support for the arts and education, including the Medal for Distinguished Philanthropy from the American Association of Museums. For more information about the Foundation, please visit its Web site at www.metlife.org.

2004 Report



MetLife[®]

focus on

Life & MetLife Foundation

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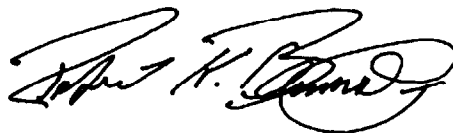
Investment Forum

Underlying everything we do at MetLife is a focus on people. Our goal, as a business and as a corporate citizen, is to help people lead secure lives and build financial freedom. Our contributions assist individuals across the life span, providing opportunities for success and empowerment, promoting inclusion and celebrating diversity.

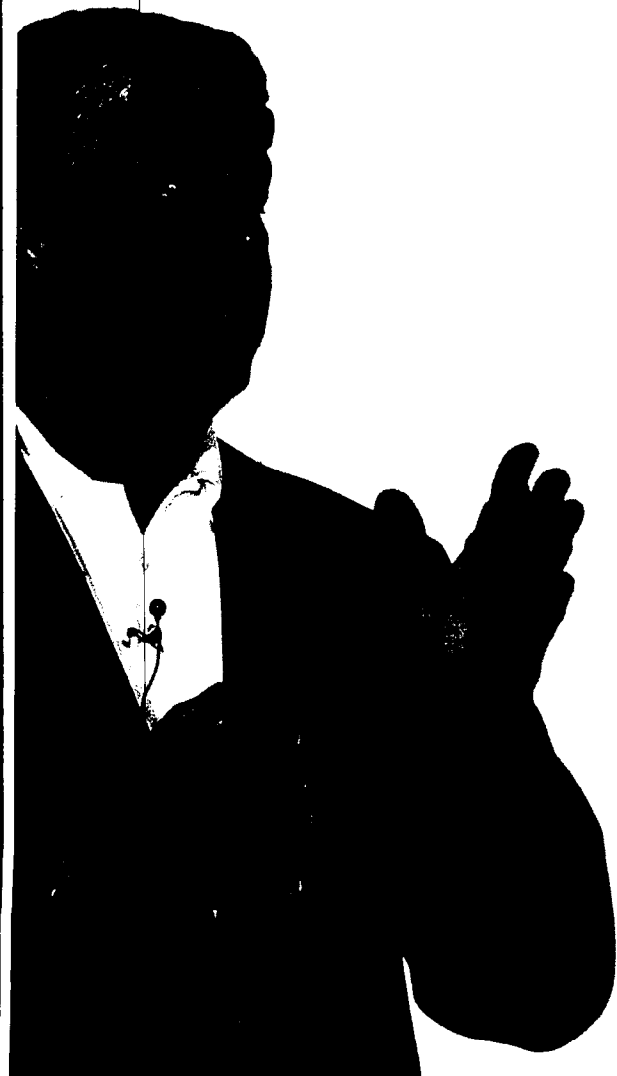
There is a new demographic reality facing us today... the graying of America. The oldest of the baby boom generation will turn 65 in just a few years. Boomers can expect to live 83 years on average and many will live well into their 90s. In response to this population shift and the profound effect it is having on society, we have increased our emphasis on aging issues. We strengthened our two-decade commitment to Alzheimer's disease research with new outreach, education and caregiving initiatives. We also sponsored programs that help older adults remain mentally and physically fit and live lives of significance and value to the community.

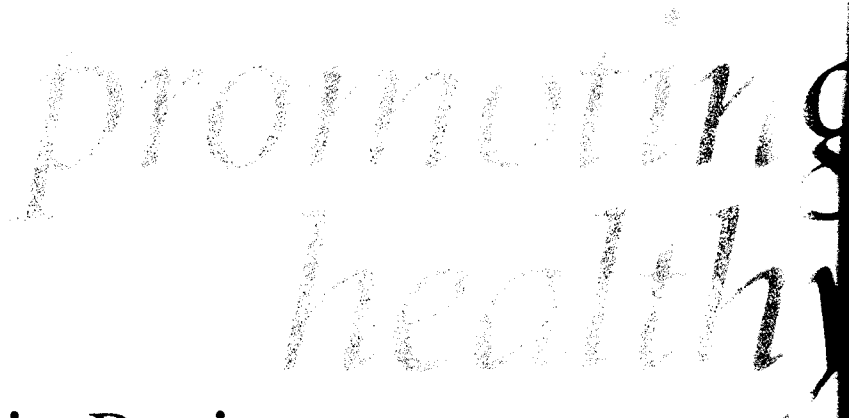
Balancing our emphasis on aging issues is a long-time commitment to young people. They are our future and their education and development remain a top priority. Our programs help establish a firm foundation for them to learn and grow by strengthening schools, providing safe places to learn and play after school and increasing parental and family engagement.

In 2004, we worked closely with our nonprofit partners to help people. Together, we can build stronger communities and provide more opportunity for people of all ages.



Robert H. Benmosche
Chairman and
Chief Executive Officer





The Year in Review

In 2004, MetLife and MetLife Foundation contributed \$30 million to nonprofit organizations that create opportunities for people and strengthen communities. We supported new and ongoing initiatives focusing on Alzheimer's disease and healthy aging as well as those promoting youth development, education and after-school activities for young people. Our grants emphasized inclusion, diversity and access. In addition, MetLife made over \$62 million in special loans and equity investments for community development.

A Leader in Alzheimer's

About 4.5 million Americans have Alzheimer's disease today. With more people living longer, that number is expected to increase to as much as 16 million by mid-century.

In 1986, MetLife Foundation began the Awards for Medical Research to recognize scientists who have made significant contributions to understanding Alzheimer's disease. Over the years, the winners have received \$9.7 million in grants to pursue their research. This year's winners are: William E. Klunk, MD, PhD, and Chester A. Mathis, PhD, of the University of Pittsburgh Medical Center; John C. Morris, MD, of the Washington University School of Medicine in St. Louis, and Ronald C. Petersen, MD, PhD, of the Mayo Clinic.

More and more families are living with Alzheimer's disease (top).

Team projects help young people learn (bottom).

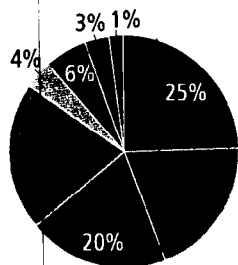


We increased our commitment to Alzheimer's with MetLife Foundation's sponsorship of *The Forgetting: A Portrait of Alzheimer's*, a groundbreaking PBS documentary and centerpiece of a public awareness and outreach program. Broadcast across the country in English and Spanish, the Emmy Award-winning program brought the experiences of Alzheimer's patients and their families to millions of people and examined the history and biology of the disease and the current state of research.

We partnered with the national Alzheimer's Association on programs to increase awareness of Alzheimer's and to help families cope with it. One initiative makes grants to local chapters to develop programs that use *The Forgetting* in community outreach. Another promotes Project Safe Return, a program that finds Alzheimer's victims who wander away.

2004 Contributions

MetLife Foundation and MetLife



- - Health
- - Education
- - Culture
- - Civic Affairs
- - Public Broadcasting
- - United Ways
- - Fundraising Events
- - Affiliate Contributions

Contributions

Health	\$ 7,460,357
Education	6,001,770
Culture	6,060,500
Civic Affairs	6,378,063
Public Broadcasting	1,327,000
United Ways	1,896,330
Fundraising Events	852,595
Affiliate Contributions	213,133
Total	\$ 30,189,748

Source

MetLife	\$ 2,594,396
MetLife Foundation	27,595,352
Total	\$ 30,189,748

Social Investment Program, 2004 Commitments

MetLife	\$ 62,231,205
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Promoting Healthy Aging

As Americans live longer, the population of healthy, vigorous older adults is growing. We increased programs to help older adults not only live longer, but also live better and contribute to society.

The baby boom generation is approaching retirement and can become a valuable social resource. The Harvard-MetLife Foundation Initiative on Retirement and Civic Engagement released a national report, *Reinventing Aging: Baby Boomers and Civic Engagement*, which identifies ways to expand the contributions of boomers to civic life. The report is a call-to-action for all sectors of society to tap the time, energy and talents of millions of older boomers to improve their communities and mentor our youth. We are already helping nonprofits create new models of volunteerism for seniors with programs such as Wisdom Works, which helps develop teams of senior volunteers to address community problems. We also celebrate the accomplishments of older volunteers. This year the Foundation's Older Adults Enrich Community Awards honored volunteers aged 55 to 90 years old.

Caregiving is a major concern for older adults who are often caregivers as well as care recipients. A new study based on a benchmark survey, *Caregiving in the U.S.*, provides useful information on all aspects of caregiving for government agencies, nonprofit organizations and the media.

Creating Opportunities for Young People

Today young people face challenges at home, at school and after school. We help parents, teachers and other caring adults provide young people with the education, skills and healthy habits they need to succeed in life.

Parents influence children's ability to learn, interact with others and lead healthy lives. In collaboration with the Partnership for A Drug-Free America, our Parent Talk national media campaign emphasizes the importance of parenting in drug abuse prevention. Parents also play a part in preventing youth violence and accidents. The American Psychological Association's ACT—Adults and Children Together—Against Violence provides young children with positive role models and situations that teach nonviolent problem-solving. National Safe Kids is producing a safety education video in English and Spanish aimed at parents of children three years old and younger.

Movement plays an important role in a child's life. Zero to Three—National Center for Infants, Toddlers and Families launched the *On the Move* campaign with materials in English and Spanish for parents about the importance of movement to physical, emotional and social development.

Guiding our education activities is *The MetLife Survey of the American Teacher*, which uncovers issues and trends affecting public schools and gives voice to those closest to the classroom. In the most recent survey, principals, teachers and parents agreed that the primary role of school leadership is motivating students and teachers to achieve, but disagreed as to whether or not that was the case in their schools. Foundation programs with the National Association of Secondary School Principals and the National PTA help bridge this gap. Principals who have made extraordinary efforts to connect with their students' communities were honored with MetLife Foundation Ambassador in Education Awards.

School leadership extends beyond principals. The Teachers Network Leadership Institute uses the experience of classroom teachers to develop models of effective school leadership and prepare teacher leaders who plan on becoming principals.

Regular interaction with adult role models can help young people do better in school and in life. In 2004, Junior Achievement (JA) launched the MetLife Foundation After-School Fund, a three-year initiative to help 19 local JA affiliates mobilize volunteers to teach young people about free enterprise, personal finance and workplace readiness in Boys & Girls Clubs, community centers and other after-school settings. The MetLife Foundation Leverage for Learning Fund creates Learning Centers where young people can learn, have fun and interact with caring adults in Boys & Girls Clubs nationwide. This year, seven of 37 MetLife Foundation Learning Centers opened, bringing the total number in operation to 29.

The arts provide opportunities for young people to express their creativity, work in teams and learn discipline. During the year, 2 million young people across the country benefited from arts education programs supported by MetLife Foundation. Our partnerships with arts groups and youth service organizations in over 50 cities enabled young people to take part in long-term arts activities in public schools and after school.

Parents play a key role in educating children.



a hand

Strengthening Communities

Affordable housing, jobs, economic activity and resident involvement are key components of healthy communities. We support programs that help revitalize, develop and sustain our communities.

MetLife made a \$12 million investment in Living Cities to improve the lives of people in distressed urban neighborhoods in 23 cities. A collaborative of major national foundations, financial institutions and government agencies, Living Cities has helped more than 300 community development organizations create housing, health and day care centers, neighborhood facilities, jobs and business opportunities. MetLife investments also help The Reinvestment Fund provide predevelopment loans to affordable housing developers in New Jersey and the National New Markets Tax Credit Fund finance charter schools, childcare facilities, neighborhood retail centers, small businesses and other community development activities.

Very often, people need extra help to rebuild their lives. With the aid of a MetLife investment, the Corporation for Supportive Housing is developing housing with supportive services for those most in need: people coping with mental illness, substance abuse, HIV/AIDS, homelessness and poverty. The Enterprise Foundation presented MetLife Foundation Awards for Excellence in Affordable Housing to six community-based organizations doing outstanding work in supportive housing and property and asset management and shared their exemplary practices with others.


For over 50 years, we have supported the National Urban League's work to increase access and economic opportunity for African-Americans. This year, the Urban League launched the MetLife Foundation Healthy Communities Fund, a four-year initiative to help affiliates address youth development, workforce, asset accumulation or health needs in their communities. Affiliates in Boston, Dayton, Houston and St. Louis were selected to receive the first grants from the Fund.

By bringing the rich diversity of the nation's culture into homes and towns across the country, the arts enhance quality of life in our communities. MetLife's sponsorship of *Live from Lincoln Center* enables 300 PBS stations nationwide to broadcast the only live performing arts series on television. We made grants to 20 leading museums across the country to strengthen community outreach and education programs. Our Museum Connections grants helped 17 museums in 11 southwestern and midwestern states reach out to communities, especially underserved ones. We also supported the tours of diverse exhibits and performing groups, including *Masters of Mexican Music*, *Big River* (a musical featuring deaf and hearing performers), *Voces y Visiones: Highlights from El Museo del Barrio's Permanent Collection* and H.T. Chen & Dancers.

Lending a Hand

MetLife associates volunteer to help people in their communities. They mentor young people, deliver food and kindness to those in need, build affordable housing and revitalize schools and neighborhoods. With their unselfish gifts of time and talent, they represent the human face of MetLife to the people whose lives they touch.

MetLife and MetLife Foundation are proud to support the programs, partnerships and initiatives we have described as well as others we funded in 2004. We thank our many nonprofit partners across the county for reaching out and making a difference in so many lives.



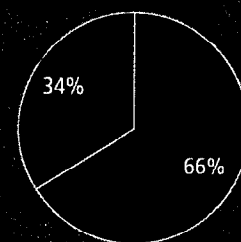
Sibyl Jacobson
President and Chief Executive Officer
MetLife Foundation

communities

Since the 19th century, MetLife has provided information and supported programs to help people lead healthier lives.

Research

Source: *Journal of Applied Social Psychology*



□ People's behavior is mostly determined by situational factors

□ People's behavior is mostly determined by internal factors

Source: *Journal of Applied Social Psychology*

The future will be determined by today's youth.

*improving
education*

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Education

Pre-College Education

Applied Foundation	\$ 30,000
Association of Schools of Public Health	250,000
Beacon Teachers in Education	8,000
Economic Policy Institute	275,000
Education Commission of the States	350,000
Education Development Center	315,000
The Education Partnership	5,000
Education Trust	150,000
Education Trust	7,000
Executive Educational Leadership	150,000
Foundation for Education of Secondary	
School Principals	250,000
Foundation for Education of State Boards	
of Education	100,000
International League	450,000
International	265,000
Leadership Academy	200,000
International	250,000
International	280,000
International	500,000
International	100,000

Higher Education

Foundation for Education	\$ 150,000
Foundation for Education	5,000
Foundation for Education	
Foundation for Education	175,000
Foundation for Education	250,000
Foundation for Education and Support	
Foundation for Education	30,000
Foundation for Education	40,000
Foundation for Education	50,000
Foundation for Education	100,000
Foundation for Education	80,000
Foundation for Education	15,000
Foundation for Education	35,000
Foundation for Education	15,000
Foundation for Education	10,000
Foundation for Education	10,000

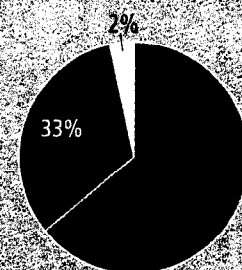
Finance and Public Policy

Committee for Economic Development	\$ 35,000
Farm Foundation	1,000
Foundation Center	4,500
Independent Sector	12,500
Joint Center for Political Studies	10,000
National Academy of Social Insurance	2,500
Public Policy Institute	16,000
Schubert Foundation for	
Insurance Education	25,000
Salomon Brothers Center for Study	
of Financial Institution	5,000(c)
Tax Foundation	12,000
University of Pennsylvania Institute	
for Law and Economics	10,000
Foundation	\$5,946,770
Company	55,000 *
Total	\$6,001,770

* Grants made by the Company are indicated by (c).
All other grants are made by the Foundation.

Education

(Foundation and Company)



- Pre-College
- Higher Education
- Finance and Public Policy

Culture

The arts bring beauty and joy to our lives, inspire us and teach us about others and ourselves. They make our communities better places to live. Our grants increase access to the arts, emphasize inclusion and celebrate diversity. We support programs that involve young people in the arts during and after school and provide opportunities for them to learn through the arts. We also fund national tours of performing arts groups and exhibits, community outreach and family programs.



arts

Culture

Arts Education

Business Committee for the Arts	\$ 450,000
Family Programs	
Boonshoft Museum of Discovery	18,000
Brooklyn Academy of Music	50,000
Brooklyn Children's Museum	20,000
Children's Museum of Denver	20,000
Children's Museum of Pittsburgh	20,000
Children's Museum of Utica	5,000
The Magic House	20,000
Manhattan Theatre Club	22,000
Miami Art Museum	20,000
Mid Atlantic Arts Foundation	30,000
Please Touch Museum	20,000
Providence Children's Museum	20,000
National Guild of Community Schools of the Arts	420,000
New York Shakespeare Festival	25,000
Opus 118	20,000
Pan Asian Repertory Theatre	10,000
Partnerships: Arts and the School	
92nd Street Y	25,000
Arts Center for the Capital Region	20,000
Arts Horizons	17,000
Arts in Progress	25,000
Colorado Ballet	17,000
Festival Ballet Providence	6,000
Florida Orchestra	10,000
High Museum of Art	30,000
Midori & Friends	25,000
National Dance Institute	10,000
Stages St. Louis	10,000
Third Street Music School Settlement	25,000
Tulsa Ballet	20,000
San Jose Repertory	5,000
Studio in A School Association	50,000
Studio Museum in Harlem	25,000
Youth Art Initiative	
Bay Area Discovery Museum	20,000
Bellevue Philharmonic	10,000
Brooklyn Museum of Art	20,000
Children's Museum of Atlanta	15,000
Children's Museum of Houston	20,000
Contemporary Art Museum of St. Louis	20,000
Greenville Symphony Orchestra	10,000
The Jewish Museum	30,000
K-12 Gallery for Young People	20,000
Los Angeles Philharmonic	20,000
Mattress Factory	10,000
Museum of Chinese in the Americas	15,000

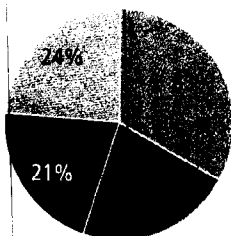
National Assembly of State Art Agencies	5,000
New York Youth Symphony	7,500
Northeastern Pennsylvania Philharmonic	10,000
Philbrook Museum of Art	12,500
President's Committee for the Arts and the Humanities	5,000
Scranton Cultural Center	15,000
Sphinx Organization	10,000
Young Audiences	225,000

Museums

American Museum of Natural History	\$ 25,000
Association of Children's Museums	50,000
Carnegie Museum of Art	10,000
Dayton Art Institute	10,000
Denver Art Museum	10,000
Denver Museum of Science and Industry	10,000
Detroit Institute of Arts Museum	10,000
Field Museum of Natural History	10,000
Gilcrease Museum	10,000
Hicksville Gregory Museum	7,000(c)
Jersey City Museum	2,500
Morris Museum	10,000
Munson Williams Proctor Institute	20,000
Museum Connections	
Art Museum of Southeastern Texas	10,000
Cincinnati Museum Association	50,000
Dahl Arts Center	15,000
Flint Institute of Arts	20,000
Indianapolis Art Center	20,000
Indianapolis Museum of Art	50,000
Kentucky Folk Art Center	50,000
Minneapolis Society of Fine Art	40,000
Mitchell Museum of the American Indian	3,500
Mulvane Art Museum	25,000
Museum of Fine Arts, Houston	60,000
New Orleans Museum of Art	50,000
Sheboygan Arts Foundation	12,000
Speed Art Museum	50,000
Walker Art Center	25,000
Washington Pavilion Management	10,000
Wexner Center for the Arts	20,000
Museum of Art—Rhode Island School of Design	10,000
Museum of Fine Arts, Boston	10,000
Museum of Modern Art	15,000(c)
Museum of Science and Industry, Tampa	250,000
Museum of Science, Boston	10,000
New York Hall of Science	15,000
Oakland Museum of California Foundation	10,000
Orange Museum of Art	10,000

Culture

(Foundation and Company)



- Arts Education
- Museums
- Performance
- Special Projects

Smithsonian Institution Traveling Exhibition Service	250,000
Southern Alleghenies Museum of Art	10,000
St. Louis Art Museum	10,000
Tampa Museum of Art	10,000

Performance

Aaron Davis Hall	\$ 20,000
Ailey Dance Theatre Foundation	75,000
American Symphony Orchestra League	50,000
ArtsConnection	75,000
Atlanta Arts Alliance	15,000
Ballet Hispanico of New York	75,000
Boston Symphony Orchestra	50,000
Brooklyn Philharmonic	25,000
Carnegie Hall	30,000
Chamber Music of America	8,000
Dancing Wheels	40,000
H.T. Chen and Dancers	30,000
John F. Kennedy Center for the Performing Arts	15,000
Lincoln Center for the Performing Arts	50,000
Mark Morris Dance Group	75,000
National Corporate Theatre Fund	10,000(c)
New York Philharmonic	310,000
North Carolina Performing Arts Center	20,000
Paul Taylor Dance Foundation	100,000
Ping Chong Company	25,000
Repertorio Espanol	75,000
St. Louis Symphony Orchestra	125,000

Special Projects

Access to the Arts	
Association of Performing Arts Presenters	\$ 50,000
Hospital Audiences	10,000
Metropolitan Museum of Art	90,000
Tampa Bay Performing Arts Center	25,000
Theater of the Stars	150,000
VSA Arts	175,000
Americans for the Arts	375,000
Archivists Round Table of Metro New York	5,000
Asian American Arts Alliance	10,000
Asolo Theatre	15,000
Grantmakers in the Arts	5,000
International Longevity Center	65,000
Laumeier Sculpture Park	50,000
Libraries for the Future	175,000

Loretto-Hilton Fund	30,000
Morgan Library	5,000
National Aquarium in Baltimore	7,500
New York Botanical Garden	125,000
New York Public Library	20,000
Tampa Public Arts Foundation	50,000(c)
Volunteer Lawyers for the Arts	10,000
Wildlife Conservation Society	5,000(c)

Foundation	\$5,973,500
Company	87,000 *
Total	\$6,060,500

**Grants made by the Company are indicated by (c).*

All other grants are made by the Foundation.



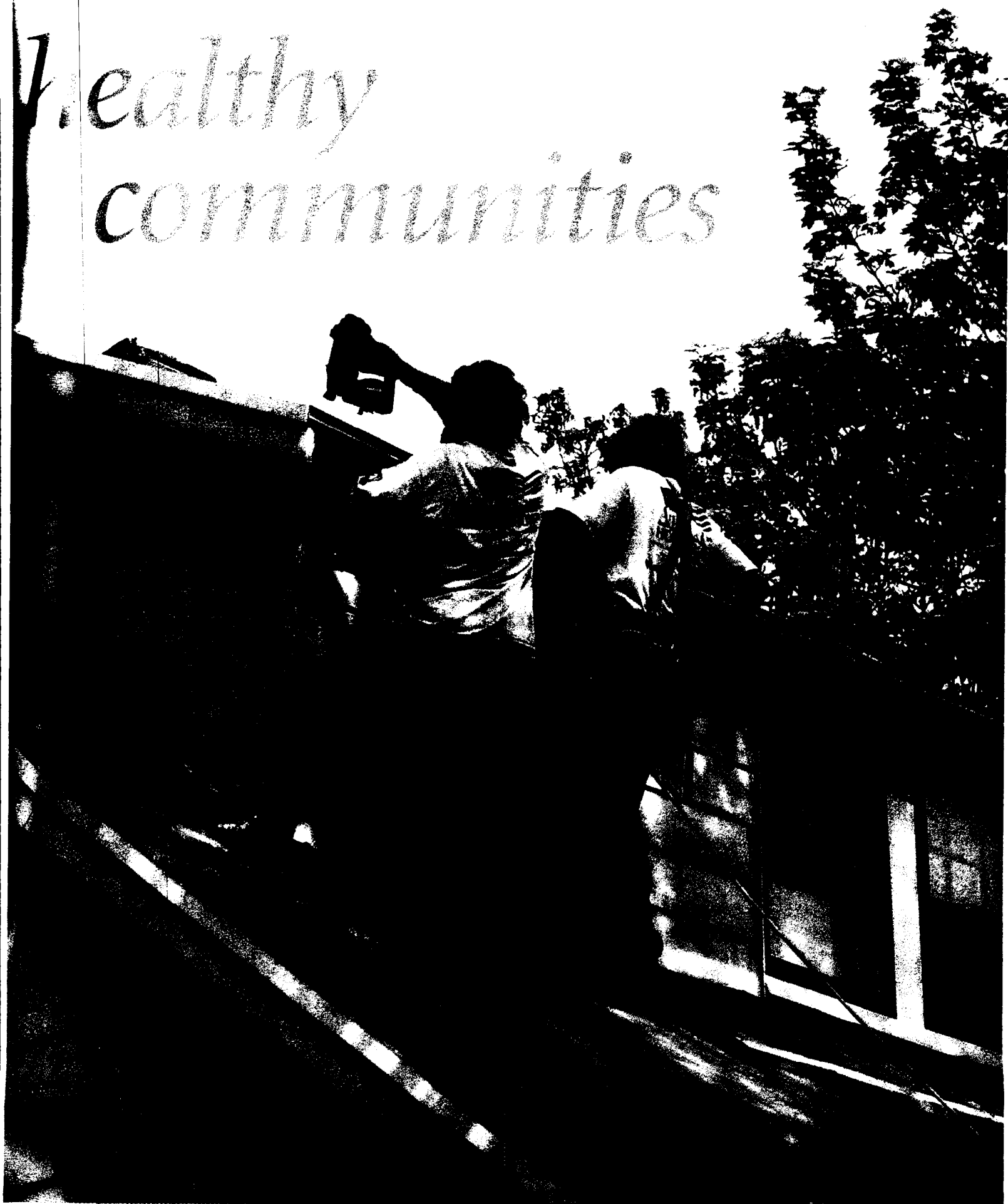
Ailey II brings dance performances to diverse audiences across the country.

building

Communities are the building blocks of society.

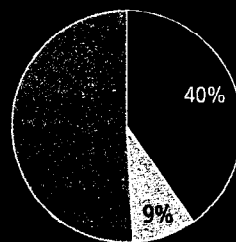
The goal of the civic affairs program is to build healthy communities and provide opportunity for all.

Healthy communities



improving
quality

of life



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Social Investment Program

MetLife makes investments that help local and national groups build stronger and healthier communities. Our investments improve the quality of life for individuals and communities in the most basic ways, including financing affordable housing in low- and moderate-income communities, economic and community development and health care services.

With MetLife financing, the Corporation for Supportive Housing helps communities create housing with services for homeless, low-income families living with special needs, and the California HealthCap Loan Program fund community health centers.



communities



Financing

Social Investment Program

	Amount Committed
2004 Activity	
National New Markets Tax Credit Fund I, LP	\$ 6,000,000
Investment in a fund that supports the development of childcare facilities, neighborhood retail centers and small businesses.	
Living Cities Inc.: National Community Development Initiative	
Local Initiatives Support Corporation (LISC)	7,885,714
The Enterprise Foundation	4,114,286
Financing through LISC and Enterprise to support the community development activities of local groups in 23 cities.	
Habitat For Humanity International	1,000,000
Financing for Habitat affiliates to create new homes for low-income households.	
Community Reinvestment Fund	1,000,000
Financing for affordable housing and commercial development activities.	
Access Capital Strategies Community Investment Fund	3,000,000
Investment to support affordable housing activities.	
The Reinvestment Fund	2,000,000
Predevelopment loans for affordable housing in New Jersey.	
Solomon Hess SBA Loan Fund	3,000,000
Support for small business development activities in low- and moderate-income communities.	
MS Housing Tax Credit Fund II, LLC	29,500,000
Equity financing for affordable housing developments in six states.	
Advantage Capital New York Partners II, LP	903,614
New York Small Business Venture Fund II, LLC	903,614
Investment to promote small business development in New York.	
Advantage Capital Alabama Partners I, LP	2,923,977
Investment to promote small business development in Alabama.	
TOTAL	\$62,231,205

Social Investment Program

In addition to new commitments made in 2004, MetLife has existing community investments totaling \$566 million that support a wide range of activities nationwide. Following is a list of borrowers and investment activities.

Affordable Housing

Access Capital Strategies, Cambridge, MA	\$ 5,000,000
Atlanta Equity Fund, Atlanta, GA	517,700
California Equity Fund, Chicago, IL	708,858
Community Development Trust, New York, NY	3,300,000
Community Preservation Corporation, New York, NY	768,000
Corporate Housing Initiatives II, LP, Columbia, MD	1,280,909
Corporation For Supportive Housing, New York, NY	750,000
Enterprise Social Investment Corporation, Columbia, MD	4,861,115
Habitat for Humanity, Americus, GA	3,608,990
Investments in Low Income Housing Tax Credit developments	461,652,045
National Equity Fund, Chicago, IL	5,955,706
New York Equity Fund, New York, NY	276,973
Self Help Ventures Fund, Durham, NC	2,000,000
Whitelaw Hotel, Washington, DC*	733,860

Economic and Community Development

Boston Community Capital, Boston, MA	\$ 2,000,000
Child Care Capital Investment Fund, Boston, MA	691,250
Community Bank of the Bay, Oakland, CA	350,000
Community Capital Bank, Brooklyn, NY*	400,000
Community Reinvestment Fund, Minneapolis, MN	3,415,864
The Enterprise Foundation/Living Cities, Columbia, MD	3,785,710
Inner City Ventures Fund, LP, New York, NY	3,169,949
Local Initiatives Support Corporation/Living Cities, New York, NY	2,265,110
Low Income Investment Fund, San Francisco, CA	5,000,000
Massachusetts Business Development Corp., Wakefield, MA	1,482,570
Massachusetts Capital Resource Company, Boston, MA	23,910,437

New Jersey Community Loan Fund, Trenton, NJ	1,000,000
New York Small Business Venture Fund, New York, NY	5,339,540
Nonprofit Finance Fund, New York, NY	3,000,000
NYC Investment Fund, New York, NY	1,000,000
The Retail Initiative, New York, NY*	1,167,570
ShoreBridge Capital, Cleveland, OH	250,000
Southern Development Bancorp, Arkadelphia, AR*	450,000
Sustainable Jobs Fund, Durham, NC	646,592
Urban America, LP, New York, NY	2,869,965

Health Care Services

Arroyo Vista Health Center, Los Angeles, CA	643,585
Asian-American Drug Abuse, Los Angeles, CA	263,334
Bi-Bett Corporation, Concord, CA	310,071
Central Coast Neurobehavior Center, Morro Bay, CA	290,345
Community Hospital of Long Beach, Long Beach, CA	370,231
Desert Haven Enterprises, Lancaster, CA	966,335
Fred Finch Youth Center, Vacaville, CA	664,389
Henry Ohloff House, Novato, CA	293,723
InAlliance, Sacramento, CA	163,820
Interim, Inc, Monterey, CA	676,023
La Clinica de la Raza, Pittsburg, CA	339,328
Neighborhood House of North Richmond, Richmond, CA	494,483
Ontario Pomona ARC, Montclair, CA	700,000
Pediatric and Family Medical Center, Los Angeles, CA	668,173
The Recovery Center, Monticello, NY*	713,510
Salud Para la Gente, Watsonville, CA	309,051
Sanctuary House of Santa Barbara, Santa Barbara, CA	184,418
Sequoia Community Health Foundation, Fresno, CA	369,016
Substance Abuse Foundation Long Beach, Long Beach, CA	498,799
Triple L Group Homes, Ramona, CA	403,843

**MetLife Foundation Program Related Investment (PRI)*

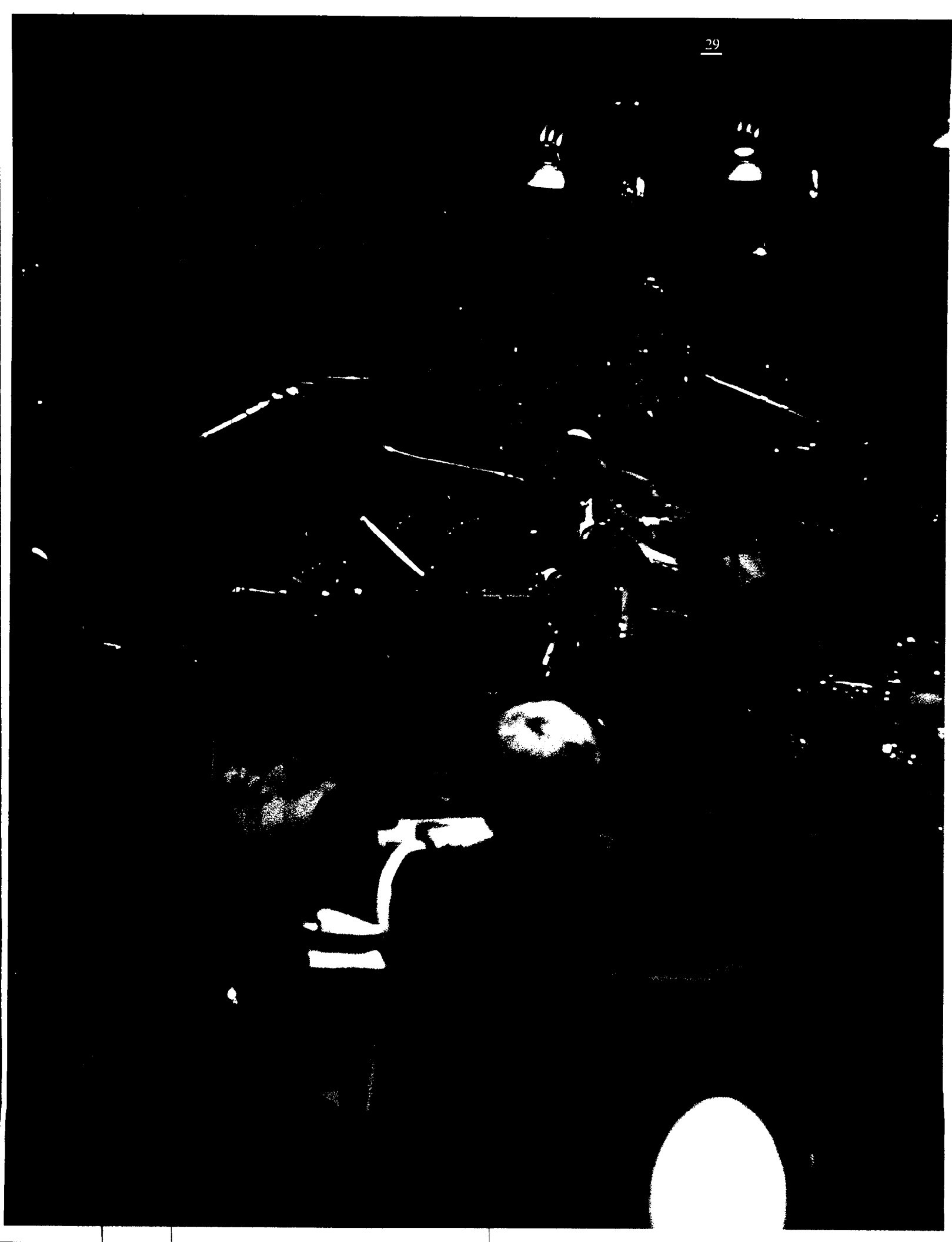
Public Broadcasting

Public broadcasting provides access to the finest educational and entertainment programs for millions of people across the country. MetLife sponsorship enables the Emmy Award-winning series, *Live From Lincoln Center*, to broadcast live performances featuring the world's greatest performing artists. In addition, the Foundation's health program funded *The Forgetting: A Portrait of Alzheimer's*, a groundbreaking documentary that aired on PBS stations across the country. Grants also support television for youth and cultural programming on National Public Radio.

American School Counselor Association/In the Mix	\$ 75,000
Chamber Music Society of Lincoln Center	35,000
Lincoln Center for the Performing Arts	1,200,000(c)
Rhode Island Public Television	7,000
Sesame Workshop	10,000
Foundation	\$ 127,000
Company	1,200,000 *
Total	\$ 1,327,000

*Grants made by the Company are indicated by (c). All other grants are made by the Foundation.

Live From Lincoln Center invited the entire nation to the grand opening of Jazz at Lincoln Center's new home, Frederick P. Rose Hall.



improving

In communities nationwide, the United Way provides financial assistance and support to nonprofit agencies addressing health and human-care needs.

For example, in 1990, the United Way gave grants to 517 local United Way affiliates in 47 states and the District of Columbia. Teams of Mediate volunteers and United Way Days of Caring Associates also

helped more than 100 United Way agencies in providing care

and support to the homeless. Recognition is also given to

agencies in service of Tampa Bay.

For more information, contact the Service Center of Sonoma County

at 1-800-451-1234.

United Way is a national organization that provides financial assistance and support to nonprofit agencies addressing health and human-care needs.

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United Way is a national organization that provides financial assistance and support to nonprofit agencies addressing health and human-care needs.

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Volunteerism

Working together in teams or volunteering as individuals, MetLife volunteers made educating youth a priority. To help young people become financially literate, teams of associates in Denver, New York City, Tampa Bay and Rhode Island volunteered for the Junior Achievement in a Day program. The teams visited local classrooms and taught young people about the free enterprise system, personal finance and workplace readiness. Recognizing that young people learn by example, associates also served as mentors through partnerships with Boys & Girls Clubs, Big Brothers Big Sisters and other youth-serving organizations.

MetLife associates build affordable housing in New Jersey.



others

Volunteerism

Our volunteers helped the people in their communities where need was greatest. To provide affordable housing for low- and moderate-income families, associates in Dayton, Charlotte, Minneapolis/St. Paul, Indianapolis, New York City and Bridgewater, New Jersey built Habitat for Humanity Homes. In Boston, volunteers prepared and served meals for the eighth consecutive year at Rosie's Place, a sanctuary for poor and homeless women. Teams of MetLife associates in the Atlanta area, Dayton, Denver, New York City, Rhode Island, Columbia, South Carolina, and Johnstown, Pennsylvania helped athletes with mental retardation experience the thrill of Olympic competition by volunteering at Special Olympics tournaments.

together
By donating goods, services and meeting space to local organizations, we helped these groups and strengthened our ties to the community. Our offices hosted charity events, provided free phone calls for seniors at special holiday celebrations and printed materials for nonprofit organizations.

MetLife Foundation

STATEMENTS OF FINANCIAL POSITION

December 31, 2004 and 2003

ASSETS	NOTES	2004	2003
Cash and cash equivalents	1	\$ 1,899,826	\$ 1,199,498
Due and accrued investment income		1,021,520	1,053,851
		2,921,346	2,253,349
Program-related investments:		3,382,884	3,742,004
Other investments, at fair value:			
Government bonds		14,210,464	19,102,140
Corporate bonds		68,477,171	43,057,918
Equity investments		82,276,755	75,601,381
Total investments		168,347,274	141,503,443
Total Assets		\$171,268,620	\$ 143,756,792

LIABILITIES AND NET ASSETS

Cash overdraft	1	\$ 1,012,636	\$ 1,135,442
Unconditional grants payable	5	150,000	300,000
Accrued expenses and grants payable		6,000	28,747
Accrued Federal excise taxes	4	611,683	668,867
Total liabilities		1,780,319	2,133,056
Net Assets—unrestricted		169,488,301	141,623,736
Total Liabilities and Net Assets		\$171,268,620	\$ 143,756,792

See notes to financial statements

STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS

For the Years Ended December 31, 2004 and 2003

REVENUE	NOTES	2004	2003
Investment income		\$ 4,873,703	\$ 4,748,034
Realized investment gains-net		2,252,419	8,962,573
Contributions:	2		
GenAmerica Foundation Net Assets		—	12,510,156
Common stocks from MetLife		49,044,873	—
Total revenue		56,170,995	26,220,763

GRANTS AND EXPENSES

Grants:			
Paid		27,595,352	25,803,530
Change in accrual for unconditional grants		(150,000)	300,000
Total grants		27,445,352	26,103,530
General expenses	3	24,398	20,050
Federal excise taxes on investment income and realized investment gains	4	548,404	110,967
Total grants and expenses		28,018,154	26,234,547
Revenue less grants and expenses		28,152,841	(13,784)
Change in unrealized appreciation of investments-net of tax		(288,276)	7,933,847

CHANGE IN NET ASSETS

		27,864,565	7,920,063
Net Assets—beginning of year		141,623,736	133,703,673
Net Assets—end of year		\$169,488,301	\$ 141,623,736

See notes to financial statements

MetLife Foundation

STATEMENTS OF CASH FLOWS

For the Years Ended December 31, 2004 and 2003

CASH FLOWS FROM OPERATING ACTIVITIES:	2004	2003
Change in net assets	\$ 27,864,565	\$ 7,920,063
Adjustments to reconcile change in net assets to net cash used in operating activities:		
Net non-cash assets contributed by GenAmerica Foundation	—	(11,098,483)
Common stocks contributed by MetLife-net	(49,044,873)	—
Realized investment gains-net	(2,252,419)	(8,962,573)
Unrealized losses (gains) on investments-net	1,270,689	(8,149,004)
Accretion of discount/amortization of premiums on investments	356,853	249,965
Change in due and accrued investment income	32,331	(108,159)
Change in cash overdraft	(122,806)	(52,075)
Change in accrued expenses and taxes	(1,035,056)	151,371
Change in unconditional grants payable	(150,000)	300,000
Net cash used in operating activities	(23,080,716)	(19,748,895)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from sale of investments	128,628,795	36,944,910
Purchase of investments	(104,847,751)	(20,695,782)
Net cash provided by investing activities	23,781,044	16,249,128
NET CHANGE IN CASH AND CASH EQUIVALENTS:	700,328	(3,499,767)
Cash and cash equivalents—beginning of year	1,199,498	4,699,265
Cash and cash equivalents—end of year	\$ 1,899,826	\$ 1,199,498
Supplemental disclosures of cash flow information—		
Federal excise taxes paid	\$ 578,300	\$ 188,000

See notes to financial statements

NOTES TO FINANCIAL STATEMENTS

December 31, 2004 and 2003

The MetLife Foundation (the "Foundation") was formed for the purpose of supporting various philanthropic organizations and activities.

1. ACCOUNTING POLICIES

The Foundation's financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("GAAP") which recognize income when earned and expenses when incurred.

Cash Equivalents and Cash Overdraft—Cash equivalents represent short-term investments which are carried at fair value. The Foundation generally invests funds required for cash disbursements in cash equivalents and transfers such funds to its operating bank account when checks are presented for payment. The cash overdrafts at December 31, 2004 and 2003 represent grant disbursements that cleared the operating bank account in 2005 and 2004, respectively.

Program-Related Investments—Such investments are authorized by the Board of Directors and represent loans to or equity investments in qualified charitable organizations or

investments for appropriate charitable purposes as set forth in the Internal Revenue Code and regulations thereunder, and are carried at outstanding indebtedness or cost. An allowance for possible losses is established when the Foundation does not expect repayment in full on any program-related loan and when such uncollectible amount can be reasonably estimated. In addition, the income generated by the program-related loans is generally dependent upon the financial ability of the borrowers to keep current on their obligations. For disclosure purposes, a reasonable estimate of fair value could not be made without incurring excessive costs. Maturities of the loan investments range from 2006 through 2008.

Other Investments—Fixed income obligations and equity investments are carried at fair value based upon quoted market prices.

Contributions—All contributions received to date by the Foundation have been unrestricted and, therefore, all of its net assets are similarly unrestricted.

Grants—Such transactions are authorized by the Board of Directors. Conditional grants authorized for payment in future years are subject to further review and approval by the Foundation.

Estimates—The preparation of the financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates. Since the obligation to make payment of conditional multi-year grants and program-related loans is dependent upon each grantee/borrower's satisfaction of the applicable conditions, the amount of conditional multi-year grants and program-related loans reported as commitments is based upon the expected or estimated fulfillment of such conditions.

Reclassifications—Certain reclassifications have been made to prior year amounts to conform with current year presentation.

2. CONTRIBUTIONS

On June 30, 2004, MetLife contributed common stocks with a fair value of \$49,999,998 to the Foundation. On March 31, 2003, the net assets of the GenAmerica Foundation, a private foundation organized by a subsidiary of Metropolitan Life Insurance Company ("MetLife"), were transferred to the Foundation. Such assets, consisting principally of corporate bonds, equity investments and cash of \$6,063,630, \$4,601,891 and \$1,411,673, respectively were transferred at fair value. The contributions are reported net of deferred taxes in the Statements of Activities and Changes in Net Assets.

3. RELATED PARTY TRANSACTIONS

The Foundation is supported by MetLife. MetLife also provides the Foundation with management and administrative services. Revenue and expenses exclude the immaterial value of such services.

4. FEDERAL TAXES

The Foundation is exempt from Federal income taxes; however, as a private foundation, it is subject to Federal excise taxes on its net taxable investment income and realized capital gains. The rates for current excise taxes were 1% in 2004 and 2003. The rate for deferred excise taxes was 2% in 2004 and 2003.

5. COMMITMENTS

As of December 31, 2004, the Board of Directors had authorized grants for future years as follows, of which conditional grants are subject to further review and approval by the Foundation before payment. Total authorized grants for future years include \$150,000 of unconditional grants which have been recognized as a liability for financial statement purposes at December 31, 2004.

	GRANTS
2005	\$2,619,260
2006	737,600
2007	39,820
	\$3,396,680

Independent Auditors' Report

To the Board of Directors of MetLife Foundation

We have audited the accompanying statements of financial position of MetLife Foundation (the "Foundation") as of December 31, 2004 and 2003, and the related statements of activities and changes in net assets and cash flows for the years then ended. These financial statements are the responsibility of the Foundation's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, such financial statements present fairly, in all material respects, the financial position of the Foundation at December 31, 2004 and 2003, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Deloitte & Touche LLP

February 10, 2005

How to Submit Requests for Contributions

Requests are accepted and reviewed throughout the year. Requests and supporting materials are carefully evaluated by MetLife Foundation.

If the request is within the Foundation's guidelines and program priorities and available funds permit consideration of the request, the organization may be asked for more complete information before a decision is made.

On occasion, the Foundation establishes particular areas of interest for emphasis within a program area (e.g. AIDS prevention education and Alzheimer's disease). When this is done, the Foundation actively searches out promising opportunities for grants and may issue requests for proposals.

When an organization submits a request for either general or project support, both the organization and the proposal are evaluated.

Among the factors considered are the organization's general structure, objectives, history and management capability; its relationship to the community and the population to be served; its position relative to organizations serving similar functions; and its financial position and sources of income.

In the evaluation of a special project, the factors considered include the project's goals and implementation plans; length of time for the project to be completed; the ultimate disposition of the project; staff capabilities; benefits of the project; and the sources of financial and other support.

In deciding the amount of the support, factors considered include availability of funds, relative priorities and funding patterns. Requests must be made in writing and should include the following information:

- A brief description of the organization, including its legal name, history, activities, purpose and governing board
- The purpose for which the grant is requested
- The amount requested and a list of other sources of financial support
- A copy of the organization's most recent audited financial statement
- A copy of the IRS determination letter indicating 501(c)(3) tax-exempt status as an organization that is not a private foundation
- A copy of the organization's most recent Form 990—Income Tax Return of Organization Exempt from Income Tax

MetLife Foundation makes contributions only to organizations that have been granted exemption from federal income tax under Section 501(c)(3) of the Internal Revenue Code.

Grants are not made to:

- Private foundations
- Religious, fraternal, political, athletic, social or veterans organizations
- Hospitals
- Individuals
- Organizations receiving support from United Way
- Local chapters of national organizations
- Disease-specific organizations
- Labor groups
- Organizations whose activities are mainly international
- Organizations engaged in patient care, treatment, drug treatment centers and health clinics
- Elementary and secondary schools
- Endowments
- Courtesy advertising or festival participation

The Foundation cannot act favorably on all the requests it receives. Grants usually fall within the following broad areas of concern: health, civic affairs, education, culture and public broadcasting.

Each request is reviewed to determine its general eligibility and conformity to the guidelines, the Foundation's budget, program priorities and geographical considerations.

Grant renewals are not automatic and cannot be guaranteed from year to year. A statement of policy and guidelines is available upon request.

Requests for grants or for additional information should be directed to:

Sibyl Jacobson
President and Chief Executive Officer
MetLife Foundation
27-01 Queens Plaza North
Long Island City, NY 11101

Guidelines also are available at www.metlife.org

September 21, 2004)

and

General Insurance Company

Benmosche

Chairman of the Board and

Chief Executive Officer

and

General Insurance Company

Baronette

Chairman

Corporation

Dr. J. J.

Chairman, President and

Chief Executive Officer

Barrett

Dr. J. J.

Chairman, President and

Chief Executive Officer

Houghton

Chairman and Chief Executive Officer

Corporation

Dr. J. J.

Chairman of the Board and

Chief Executive Officer (Retired)

General Insurance Company

Houghton

Chairman

and

Skadden, Arnes, Meyer, Leichter & LLP

John

General

Charles

Retired

Chief Executive Officer

Group

William J. Matthey

Chief Operating Officer and Vice President

Officer of the Board and

Hugh B. Price

Senior Advisor

Piper Rudnick LLP

Kenneth J. Siciliano

Global Managing Partner, Retired

PricewaterhouseCoopers

William C. Steere, Jr.

Retired Chairman of the Board and

Chief Executive Officer

Pfizer Inc.

Walter Foundation

Catherine A. Rein

Chairman of the Board

Daniel Cavanagh

Robert J. Hendrickson

Chairman

President and CEO

James J. Ostrom

Chairman of the Board

Chairman of the Board

Chairman of the Board

Chairman of the Board

Chairman of the Board

Chairman of the Board

Chairman of the Board

Board of Directors

so many lives."

MetLife NewsWeekly

November 2, 2005

Alzheimer's Association Honors the Chairman and MetLife

MetLife Chairman and Chief Executive Officer Bob Benmosche has been honored by the Alzheimer's Association for his and MetLife's commitment to the fight against Alzheimer's disease. Last night at the Alzheimer's Association annual gala in New York City, Princess Yasmin Aga Khan presented Bob with the Rita Hayworth Award, named in honor of the Princess' mother, the legendary film star who died from Alzheimer's disease.

In introducing Bob, Princess Yasmin Aga Khan remarked that MetLife Foundation has been a leader in finding a cure for Alzheimer's. "Bob personally championed MetLife and MetLife Foundation's increased focus on aging issues and Alzheimer's disease," she said. "I can't think of a better ally in the fight against Alzheimer's than Bob."

* * * *

November is National Alzheimer's Disease Month and National Family Caregivers Month. To raise awareness of the toll Alzheimer's disease takes on individuals and their caregivers and families, MetLife is placing an ad in leading publications. Look for this ad (PDF 172 kb) today, November 2, in *The New York Times* national edition and *USA Today*. The ad will also appear in the November 14 issue of *TIME* magazine, the December 5 issue of *U.S. News & World Report* and the November issue of *Care* magazine.

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Thriving, Not Just Surviving, in Adolescence is Theme of Four-Day Summer Institute for Educators

More than 70 adolescent girls will join together with 80 educators, counselors and health professionals from across the United States at Smith College July 15-18 to discuss and develop strategies for helping girls navigate the many physical and emotional obstacles they can face during their teenage years.

During the three-day 1999 Summer Institute for Educators, the participants will explore issues that can stifle teenage girls' development, such as stress, depression, sexism in and out of the classroom, eating disorders and unplanned pregnancy.

On July 16, at 8 p.m., the public is invited to hear Michael Resnick, professor of pediatrics and adolescent medicine at the University of Minnesota, give the program's keynote address, "Girls and Young Women: Thriving Not Just Surviving Adolescence" in Wright Hall Auditorium. Resnick, who is director of the National Teen Pregnancy Prevention Research Center, has written numerous papers and articles on the health and well-being of adolescents including "Health and Risk Behaviors of Urban Adolescent Males Involved in Pregnancy," "Chronic Physical and Social Conditions of Youth," and "The Impact of Caring and Connectedness on Adolescent Health and Well-being."

The institute will also include an interactive workshop, "Succeeding at Fairness," facilitated by noted educator David Sadker, who, with his late wife Myra Sadker, authored "Failing at Fairness: How America's Schools Cheat Girls," a book that has gained wide attention since its 1995 publication. Sadker will challenge institute participants to brainstorm effective ways to support girls in all facets of their community involvement.

"If you want to talk about girls succeeding, you have to talk about more than just girls in the classroom," notes institute co-director Gail Scordilis, who also directs the college's Summer Science Program.

Also as part of the institute, participating teenage girls will present the first edition of an innovative resource manual, "Our Health, Our Futures: A Project By and For Adolescent Girls," written and produced by the girls in conjunction with health professionals and educators, with funding provided by MetLife, Inc.

For more information on the 1999 Summer Institute for Educators, contact Casey Clark at (413) 585-3804, Gail Scordilis at (413) 585-3879, or Laurie Fenlason at (413) 585-2190.

July 7, 1999

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Met Life Survey on Gender Equity - Major Findings

I. Students' Goals, Expectations and Self-Perception.

1. Girls are more likely than boys to see themselves as college bound.

- Three of four (74%) girls, compared to three of five (61%) boys, say they are very likely to attend college.
- Teachers estimate that 48% of girls, but only 43% of boys, will graduate from college.
- Most students (98%) feel they are at least somewhat likely to find a job in the field of their choice; however, only half (50%) feel they are very likely to do so. Minority boys are the least inclined (35%) to say that prospects of finding a job in their field of choice is very likely.

2. Girls are more likely than boys to want a good education, especially minority girls.

- Students were asked what their top three goals are. The top first choice for both girls (54%) and boys (47%) is "to get a good education." About one in ten students choose "to get married and have a family" (11%), "to make a lot of money" (11%) and "to get a good job" (10%). Minority girls are much more likely than minority boys (76% vs. 57%) to choose a good education as their top goal.

MetLife Gender
Equity Survey -
Introduction/
Executive Summary

LAEP's Role in the
MetLife Gender
Equity survey

Title IX at 25

Gender Equity Web
sites

Download the

Other Related Policies

--Other related policies--

MET 100 Platinum (Participating Limited Pay Whole Life) - MetLife

Suitability

- This plan is suitable for those individuals with long term insurance needs. Expect a return on their investment and wish to have insurance coverage for the whole of life.

Salient Features

- MET 100 Platinum is a participating limited payment whole life plan, wherein benefits are payable on death or on survival to Age 100.
- Duration of the plan is for entire life or till 100 years of age.
- Premiums cease on death or on expiry of the premium paying term whichever is earlier.
- This plan can be availed for Premium Paying Terms (PPT) 15, 20, 25 years or Life (Age 85 minus Age at entry).
- No Bonus is payable for first two policy years. Thereafter a bonus as declared by the company will be credited as reversionary bonus on the policy anniversary. Company may also declare terminal bonus.
- Reversionary Bonus: The bonus would be a % of basic face amount plus accrued reversionary bonus, if any.
- Terminal Bonus: Terminal bonus would be a % of accrued reversionary bonus, which becomes payable on maturity or on death if it occurs after 10th policy anniversary.
- The risk coverage and participation in profit under this policy continues even after premium paying term, provided premiums have been paid for full term.
- Both Reversionary and Terminal Bonus are not guaranteed.
- Loan can be availed under this policy, which is up to 90% of the cash surrender value.
- The Premium modes available are: Annual, Semi-Annual, Quarterly, Monthly and Payroll Savings Program (PSP).
- On Payment of additional premiums any one or more of the following riders can be added to this Policy.

Benefits

On survival

- The Sum assured plus accrued Reversionary bonus plus Terminal bonus, if any, is payable upon survival to Age 100.

On Death:

- The Sum assured plus accrued Reversionary bonus plus Terminal bonus, if any, is payable upon death prior to Age 100.

Other Conditions

- Minimum Entry age: Age 15 last birthday.
- Maximum Entry age:

Age	Premium Paying Term
Age 70 last birthday	15 years
Age 65 last birthday	20 years
Age 60 last birthday	25 years
Age 85-Age at entry	Life (minimum term 15 years)
Minimum Face Amount: Rs.500000	
Maximum Face Amount: There is no limit.	
Minimum premium Amount: Rs. 7000(not inclusive of the Rider Premium).	

Exclusions

- In the event the Insured commits suicide, whether sane or insane at that time, within one year from the effective date of insurance cover or the date of the Policy or the date of the last reinstatement whichever is later, the benefit is restricted to the extent of refunding the premium(s) received without interest, if any, less any expenses incurred by the company.

01010

Culture and Public Broadcasting

In recognition of the arts' contribution to the health, vitality and development of our communities, MetLife Foundation and MetLife provide grants to a variety of cultural organizations throughout the country. Support is emphasized for projects with large and diverse audiences that help promote greater understanding among different cultures. In addition, grants are made for arts education initiatives that contribute to the development of young people.

- [Arts Education](#)
- [National YouthARTS Resource Initiative](#)
- [Awards for Cultural Excellence](#)
- [Public Broadcasting](#)
- [Traveling Exhibitions](#)
- [National Performance Tours](#)
- [Access to the Arts Initiative](#)
- [Museum Initiatives](#)

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ARTS EDUCATION

The arts contribute to the creative and overall development of young people. Arts education programs play a vital role in developing future audiences and building healthy communities. Since 1990, MetLife and MetLife Foundation have contributed over \$35 million to help ensure that children have the opportunity to make the arts part of their lives. Grants are made to support sustained in-school arts education programs benefiting public school students and after-school youth art initiatives. Partnerships between arts groups and public schools and youth-serving organizations are emphasized.



Partnerships: Arts and the School

Launched in 1988, the MetLife Foundation *Partnerships: Arts and the School* initiative encourages and promotes arts education and fosters collaborations between local arts organizations and public schools. Since its inception, the Partnerships initiative has awarded 144 grants totaling \$2.75 million to 143 organizations nationwide. The programs funded have created diverse opportunities for students to experience and understand the arts through interactive and hands-on activities. Each year, a limited number of organizations in selected cities are invited to compete for funding under the initiative.



MetLife Youth Music Project

Administered by the [National Guild of Community Schools of the Arts](#), the Youth Music Project program makes free, private and group music instruction available to middle school children from underserved areas in ten cities: Atlanta, Boston, Houston, Los Angeles, Minneapolis, Oakland, CA, Philadelphia, Providence, St. Louis, and San Francisco. Through a competitive process, a community arts school in each city was chosen by a panel to receive three years of support for after-school music programs.

MetLife Dance for Life Initiative

Created in 2003, the national Dance for Life initiative is implemented by Young Audiences in over a dozen cities. During 2004 - 2005 local Young Audiences chapters will be working public schools in their cities to provide semester-long arts education programs during school through collaborations

and partnerships with local public school systems. For more information about the program, please read the [press release](#).



MetLife Youth Visual Arts Project

Involvement in the arts provides a valuable opportunity for young people to express creativity, learn to work with others and celebrate their communities and heritage. The MetLife Youth Visual Art Project supports innovative programs to reach young people through hands-on art projects over an extended period of time. Since 2002, organizations in over 20 cities have engaged youngsters in creating permanent installations of artworks for their schools and communities.



National Cultural Resource Guides

A Foundation grant enabled the [Business Committee for the Arts](#) to develop and distribute 2002 and 2003 museum and culture calendars for over 1.5 million public school children in six locations: St. Louis, Boston, Chicago, Miami, metropolitan Washington, DC, and New York City. The city-specific guides and related online resources encourage children, parents and educators to take advantage of the cultural resources in their communities. The Foundation will continue the project in 2005 with calendars reaching at least 1.5 million children in the original six cities plus Charlotte, Denver, Houston, and Tampa.

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NATIONAL YouthARTS RESOURCE INITIATIVE

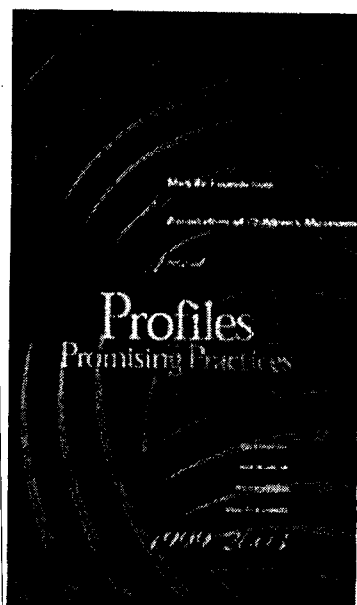
A collaboration between the Foundation and [Americans for the Arts](#), the national YouthARTS Resource Initiative supports arts education programs designed specifically for at-risk youth. It includes a comprehensive YouthARTS Tool Kit and a re-grant program that provided project funds to community-based organizations. A national panel of arts education professionals selected winning organizations, and each organization received \$10,000. An integral part of the initiative is a national partnership under the auspices of Americans for the Arts that included the Association of Children's Museums, YMCA of the USA, Boys and Girls Clubs of America, America's Promise, and National Guild of Community Schools of the Arts. A comprehensive [Web site](#) has been launched to provide on-going resource support for youth-serving organizations across the country.

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AWARDS FOR CULTURAL EXCELLENCE

To encourage innovation and promote best practices in cultural programming, MetLife Foundation sponsors several national cultural awards programs, including:





The MetLife Foundation and Association of Children's Museums Promising Practices Award recognizes program excellence at children's museums. In 2003, the program commemorates its fifth anniversary with a monograph titled *Profiles Promising Practices*. The publication highlights all the winning projects during the first five years of the Award program. (For more information on the program, please visit ACM's [Web site](#) .)

The MetLife Foundation/VSA arts Access Innovation in the Arts Awards recognize both museums and presenting organizations for exemplary program accessibility for people with disabilities and special needs. Winners of the 2003 Award program are Paper Mill Playhouse in Millburn, NJ, The Wang Center for the Performing Arts in Boston, Arts for All in Tuscon, and the Museum of International Folk Art in Santa Fe, NM. Past award recipients include: Bethesda Academy for Performing Arts in Bethesda, MD; The Dayton Art Institute; the Arvada Center for the Arts and Humanities in Arvada, CO; the Museum of Modern Art in New York City; the Guthrie Theater in Minneapolis; the Fargo-Moorhead Community Theatre in Fargo, ND; the Museum of Fine Arts, Boston, and the Mark Taper Forum at the Los Angeles Theatre Center. (For more information on the program, visit VSA arts' [Web site](#).)

The MetLife Awards for Excellence in Community Engagement is offered in a partnership with the [American Symphony Orchestra League](#) to honor outstanding work in the emerging field of community engagement and highlight programs that can serve as models for other orchestras of all sizes. Past winners include Santa Rosa Symphony (CA), Saint Louis Symphony Orchestra, Los Angeles Philharmonic, American Composers Orchestra, and New Mexico Symphony Orchestra. (For more information on the program, visit ASOL's [Web site](#))

In a partnership with the [Theatre Communications Group](#), MetLife Foundation sponsors the **Extended Collaborations Grant** program, which aims to provide financial support to playwrights to develop works with directors, designers, translators, dramaturgs, actors or composers over an extended period.

The Nuestras Voces (Our Voices) Playwriting Competition, offered through the [Repertorio Espanol](#), encourages upcoming playwrights and the development of new plays, in either Spanish or English, which focus on the Hispanic experience in the United States. The Grand Prize winning play receives mainstage performances around the country, and other winners receive staged readings.

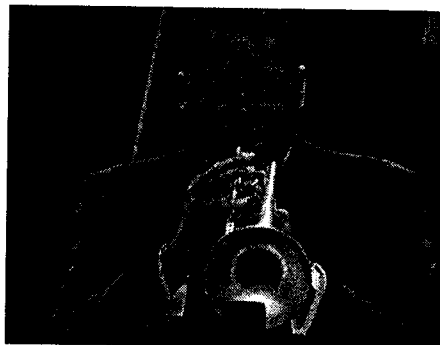
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PUBLIC BROADCASTING

MetLife is proud to be the lead corporate sponsor of Live From Lincoln Center. The Emmy and Peabody Award-winning series, which features the finest in performing arts, is seen on about 300 [PBS](#) stations in all 50 states.

MetLife was one of the original funders of the Lincoln Center in the 1950s, and MetLife and the Foundation have continued to lend support to the Center and a number of its constituents throughout the years. For information on future broadcasts, check Live From Lincoln Center's Web site and your local listings for program time and station in your area.

MetLife Foundation also supports performing arts shows on public radio stations that reach millions of listeners nationwide. They include Kennedy Center's Jazz on NPR's JazzSet with Dee Dee Bridgewater and The Chamber Music Society of Lincoln Center on NPR's Performance Today.



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TRAVELING ARTS PROGRAM

To making the arts accessible to wide and diverse audiences, the Traveling Arts Program supports national tours of exhibits and performing arts groups. MetLife Foundation-sponsored traveling exhibits and performance companies visit over 200 cities across the country annually.

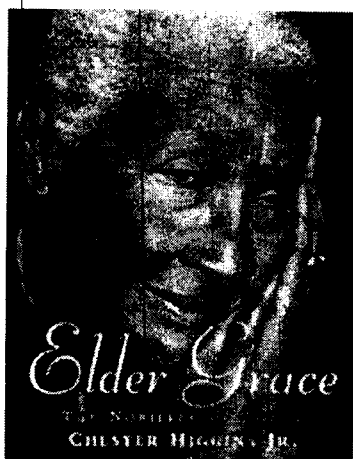
Traveling Exhibitions

MetLife Foundation provides grants to support traveling exhibitions to help museums bring quality exhibits to broader audiences. These exhibits share cultural treasures from different parts of the country and help bring the arts to communities that otherwise might not have the opportunity to enjoy them.

The following are some of the traveling exhibitions currently supported by the Foundation.

Alice's Wonderland

Based on the popular book, this exhibit provides rich, developmentally appropriate learning experiences in math, science, and literacy and is fun for the whole family. Organized by the Children's Discovery Museum of San Jose, Alice's Wonderland will travel to more than 10 cities across the country over the next five years. The exhibition was the recipient of the 2003 Excellence in Exhibitions Award presented by the American Association of Museums.



Elder Grace: The Nobility of Aging

What does it mean to grow old? Renowned New York Times photographer, Chester Higgins, Jr., started with that question over 10 years ago when he began taking photographs of everyday African-Americans in their twilight years. Elder Grace: The Nobility of Aging is the culmination of his quest— a celebration, in image and prose, of the elegance and beauty of elderly African-Americans. Organized by The New-York Historical Society, the exhibition will travel to over 10 cities in the next three years. The cities include: Columbus, OH; Birmingham, AL; Seattle; Macon, GA; Detroit; Milwaukee; Philadelphia; Kansas City, MO; and Tallahassee, FL.

Hudson River School: Masterworks from the Wadsworth Atheneum Museum of Art

Masterworks from the Wadsworth Atheneum Museum of Art. Organized by the Wadsworth Atheneum Museum of Art in Hartford CT, this traveling exhibition features over 50 paintings from the Museum's renowned Hudson River School collection by

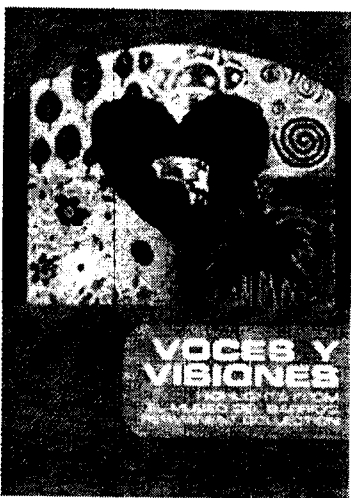


such great American painters as Frederic E. Church, Thomas Cole, Asher B. Durand, George Inness, among many others. The Wadsworth Museum is making this exhibition available to only seven museums during 2003 - 2006 while the museum is undergoing major renovation and expansion. The tour includes such venues as the Stanford University Center for Visual Arts, the Carnegie Museum of Art in Pittsburgh, North Carolina Museum of Art in Raleigh, The Tacoma Art Museum, the Philbrook Museum of Art in Tulsa, the St. Louis Museum of Art, and the Frist Center for the Visual Arts in Nashville. (Thomas Cole, Scene from "The Last of the Mohicans," Cora Kneeling at the Feet of Tamenund, 1827, Oil on canvas, Wadsworth Atheneum Museum of Art, Bequest of Alfred Smith).



Memory

Developed by The Exploratorium, San Francisco, CA, the traveling exhibit Memory explores mysterious corners of the human brain. Blending neuroscience with fun-filled and challenging games to flex a guest's mental muscles, Memory is guaranteed to be ... memorable! The exhibition is traveling to more than 10 cities over three years, including Jersey City, NJ, Los Angeles, Seattle, St. Louis, Chicago and Durham, NC.



Voces y Visiones (Voices and Visions): Highlights from El Museo del Barrio's Permanent Collection

El Museo del Barrio is one of the few Latino museums in the United States with a permanent collection. Its richly varied collection includes 6,500 objects, ranging from pre-Columbian artifacts to contemporary works by Latino artists and artists from Puerto Rico, the Caribbean, Mexico, Central and South America. For the first time, El Museo will make significant works from its permanent collection accessible to a national audience. Voces y Visiones will tour to eight cities in celebration of El Museo's 35th anniversary.

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NATIONAL PERFORMANCE TOURS

In order to increase accessibility to the arts and encourage artistic excellence, MetLife Foundation sponsors several performing arts tours each year. Tour sponsorship enables dance and theater companies to share their unique styles and repertoires with communities throughout the country,

while helping build diverse and sustained audiences for the individual companies and the arts. The following tours are currently sponsored by the Foundation:



Ailey II

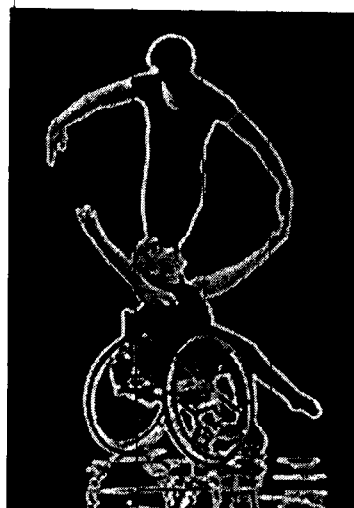
Founded in 1974, Ailey II is the official company-in-residence of the Alvin Ailey American Dance Center. Formerly known as the Alvin Ailey Repertory Ensemble, Ailey II visits over 30 cities each year, reaching tens of thousands of people annually through its diverse programs. Under the artistic direction of former Ailey dancer Sylvia Waters, Ailey II provides emerging choreographers and young dancers with an extensive New York and national audience.

(Photo by Roy Volkmann)



Ballet Hispanico

Ballet Hispanico, the preeminent Hispanic-American dance company, blends classical dance and Hispanic culture. Its works have been seen by over 1.5 million people in 41 states, Europe, South American and the Caribbean. The company has been featured on CBS Sunday Morning and has won several awards for its contributions to the arts. MetLife Foundation is the exclusive sponsor of the Ballet Hispanico U.S. tour.



Dancing Wheels

Dancing Wheels was founded by Mary Verdi-Fletcher, who was born with spina bifida but dreamed of becoming a dancer. She not only fulfilled that dream, she made it possible for others to follow in her path. Dancing Wheels sends a powerful message by combining dancers in wheel chairs with unimpaired dancers and featuring them in dramatic choreography. A MetLife Foundation Access to the Arts grant has helped the company visit dozens of cities across the country.

H.T. Chen and Dancers Company

An innovative modern dance company, H.T. Chen & Dancers has created a uniquely Asian-American style of dance. The company's dynamic technique infuses Western modern dance with the strength and beauty of Asian aesthetics. H.T. Chen & Dancers is celebrating its 25th anniversary during the 2003-2004 season with a 10-city tour of performances and extended residency programs, sponsored by MetLife Foundation.



MEXICAN MUSIC

Masters of Mexican Music

Presented jointly by the National Council for the Traditional Arts and the Mid Atlantic Arts Foundation, the Masters of Mexican Music 20-city tour celebrates the rich musical traditions of a growing segment of the U.S. population. Four distinct regional styles – the mariachi of Jalisco, the brilliantly syncopated harp-led son jarocho of southern Veracruz, the lively accordion-based conjunto of the Texas-Mexican border area, and the melodic marimba of southern Mexico – are showcased. For more information about the tour, please visit NCTA's Web site.



Mark Morris Dance Group

Founded by the internationally acclaimed choreographer Mark Morris in 1980, the Mark Morris Dance Group (MMDG) has grown to a company of 18 dancers that presents an average of 90 shows a year in 35 cities worldwide as well as workshops and educational outreach activities. MMDG is the only modern dance company in the country to feature live music at every performance. In the coming season, MMDG will be celebrating its 25th anniversary with extended touring and education activities both at home and abroad.



Paul Taylor Dance Company

The Paul Taylor Dance Company is one of the leading modern dance groups in the United States. The company has performed for audiences around the world for over 40 years in over 400 cities in more than 60 nations and has been featured on national television. Paul Taylor has won numerous awards, including the National Medal of Arts (1993), three Guggenheim Fellowships and a MacArthur Foundation Fellowship. During the 2004 - 2006 seasons, the company is celebrating its fiftieth anniversary with Foundation-sponsored tours to all 50 states.

Ping Chong and Company

Ping Chong and Company, originally the Fiji Theatre Company, was founded in 1975 by Ping Chong who is recognized as one of the country's most significant Asian-American artists. Today, the

company creates innovative works of theater and art for multi-cultural audiences in New York and throughout the world. The company provides an artistic home and professional base for a multiracial core group of performers, designers and theatre artists. MetLife Foundation is Ping Chong & Company's national sponsor.

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ACCESS TO THE ARTS

Introduced in 2000, this initiative aims to encourage organizations to make the arts more inclusive and accessible for the special needs community by funding innovative programs. The Access to the Arts initiative awards grants each year to various cultural organizations that have demonstrated leadership and innovation in arts access. Organizations that have received support for accessibility-related projects include The Metropolitan Museum of Art in New York City, VSA arts in Washington, DC, Tampa Bay Performing Arts Center, The National Theatre of the Deaf in Hartford, CT, Dancing Wheels in Cleveland, OH, and National Assembly of State Arts Agencies in Washington, DC.



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MUSEUM INITIATIVES

Supporting and increasing educational opportunities for people of all ages is a key emphasis for MetLife Foundation. Museums play an important role in helping people experience and understand our world and are valuable resources for schools and communities. Recognizing the important contributions and educational value of museums, MetLife Foundation has awarded grants totaling over \$20 million in recent years to museums across the country.

MetLife Foundation Partnership for Lifelong Learning

Application deadline: Friday May 27, 2005

To further its commitment to education and support for the museum field, MetLife Foundation has created a new initiative entitled *Partnership for Lifelong Learning* for science and technology museums in the United States. In 2005 under this program, MetLife Foundation expects to award grants totaling \$1.25 million. The guidelines and definitions of funding categories are intentionally broad to encourage imaginative and innovative approaches in reaching people and engaging them in the excitement of learning. Projects should aim to reach large numbers of people in a cost-effective way. Collaboration with schools and/or organizations is a plus. For more information and how to apply, download the [program guidelines](#) and [application form](#).

MetLife Foundation Museum Connections Program

Application deadline: Friday July 29, 2005

Created to bring museums and communities closer together, the Museum Connections program awards a total of \$500,000 a year to US-based **art museums** in eligible states to support creative and innovative projects that:

- increase dialogue between museums and the community;
- expose to a broader segment of society the rich collections and cultural resources found in museums; and
- build new audiences for the arts.

During 2000 – 2004, over \$2.5 million was awarded to 83 art museums around the country:

The results of the 2004 Museum Connections program [Press Release](#)
 The results of the 2003 Museum Connections program [Press Release](#)
 The results of the 2002 Museum Connections program [Press Release](#)
 The results of the 2001 Museum Connections program [Press Release](#)
 The results of the 2000 Museum Connections program [Press Release](#)

Recently, the Foundation announced the guidelines for the 2005 Museum Connections Program ([Press Release](#)). For more information about the program and procedures for submitting proposals, please see the [guidelines](#) and [application form](#).

To make the Museum Connections program more effective and reach art museums of all sizes, the program targets a different portion of the country each year:

2003 and 2000 eligible states: Connecticut, Delaware, Florida, Georgia, Maryland, Massachusetts, Maine, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, Washington, DC, and West Virginia.

2004 and 2001 eligible states: Alabama, Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Texas, and Wisconsin.

2005 and 2002 eligible states: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming. (The deadline for 2005 submissions is Friday, July 29, 2005)



2000-2005

Museum
connections

Bringing

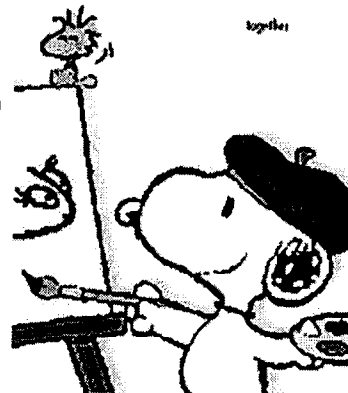
art museums

and

communities

closer

together



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marwen**Cards from 6-7-8: A MetLife Youth Visual Art Project**

6-7-8: A MetLife Youth Visual Art Project
Sponsored by MetLife Foundation

In this day and age of technology, where email and cell phones bombard our lives, receiving a personal, handwritten note so much! Whether it's a thank you note or a simple hello you want to send, Marwen blank note cards will make a positive impression. These charming cards also make great gifts.

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An assorted pack of 7 cards with envelopes, which contains one of each image, is \$13 (shipping included).

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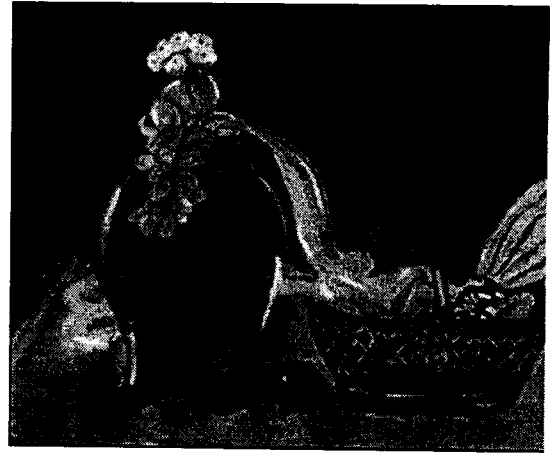
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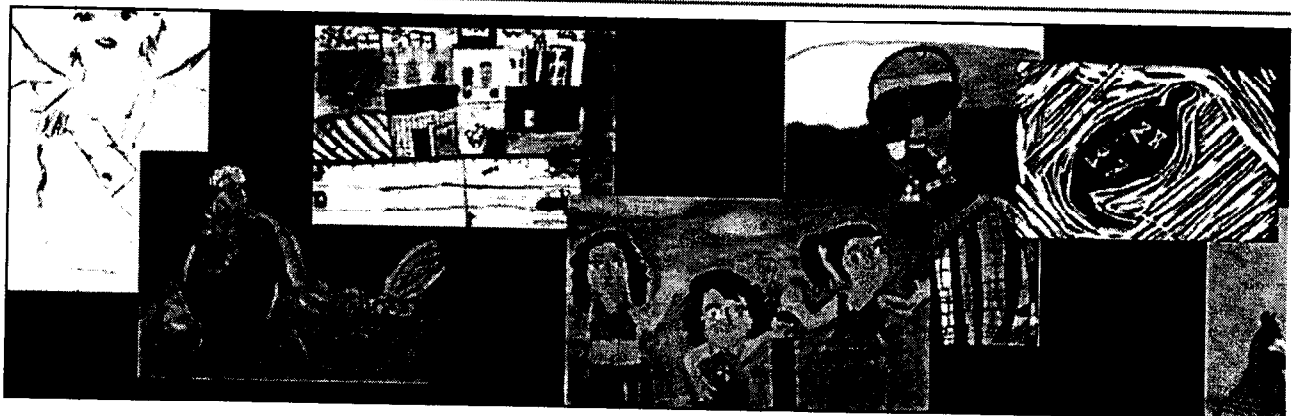
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VSA arts and MetLife Foundation Announce Awards of Excellence in Arts Access

July 28, 2004

Four Organizations Are Recognized for Increasing Access to the Arts

Washington, D.C. (July 2004) — VSA arts and MetLife Foundation are pleased to announce the 2004 Awards of Excellence in Arts Access. The awards recognize four arts organizations that produce enduring and accessible arts programs.

Providing physical access is not enough anymore. There is a need to recognize arts organizations that go beyond physical access and involve people with disabilities in all aspects of programming.

The Awards of Excellence celebrate organizations that have successfully increased access to the arts through the creation of equal opportunities for people of all abilities to attend, participate in, and enjoy cultural arts programming. The winners have been responsive to the needs of people with disabilities through the design and implementation of programs; the guidelines and policies to support program development and implementation; the printed materials created for promotion and public outreach and the means of communication; and the physical design of facilities.

"It is important to recognize and support arts organizations that successfully involve people with disabilities to ensure access into the venues, as part of the audience, and especially in program development," says Soula Antoniou, president of VSA arts. "We are delighted to continue our partnership with MetLife Foundation to recognize organizations that have greatly increased access to the arts for people of all abilities."

"The arts not only provide an important outlet for creative expression, but can teach us about ourselves and others," says Sibyl Jacobson, president and CEO of MetLife Foundation. "We are pleased to honor organizations who create opportunities for everyone to experience cultural events to the fullest."

The following will receive a certificate and \$5,000 each for their exemplary work:

Union Station

VSA arts and
MetLife
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Announce "Arts
Connect All"

VSA arts
Launches
Interactive Online
Literary Journal
Infinite Difference

VSA arts and
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America offer
\$60,000 in Cash
Awards for Young
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Disabilities

"Let Your Style
Take Shape" for
Teachers
Nationwide

VSA arts and
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Foundation
Announce New
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Initiative

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Call for One-Act
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Grades 6-12

"Driving Force": A
National Juried
Exhibition of
Young Artists with
Disabilities opens
at the
Smithsonian
Institution

VSA arts Presents
20th Annual
Playwright
Discovery Awards

VSA arts Presents
2004 Affiliate
Awards in
Excellence

President George
W. Bush and Mrs.
Laura Bush to
Serve as Honorary
Chairs for the
2004 International

The Kentucky Center is a performing arts center located in Louisville, Kentucky that manages the Arts Access Forum to increase art opportunities for organizations that work with individuals of diverse abilities. The organizations can work together at the Forum to share information to make the arts accessible to people of all abilities, and are provided the training needed to work with people with disabilities and to seek financial resources in support of arts programming.

Tohono Chul Park, Inc. in Tucson, Arizona consists of outdoor botanical exhibits, art and cultural exhibits, classes, educational tours, and special events. The *Please Touch Too!* exhibit allows the general public to participate in touch tours with audio description of artwork created by artists with visual disabilities. Volunteers and regular docents received disability awareness training to increase their sensitivity to the needs of visitors of all abilities.

San Diego Junior Theatre (SDJT) in San Diego, California provides theatre education and programs to children of all ages and abilities. Through their inclusive Theatre in the Park summer camp, sessions are held on topics including acting, voice, and dance. SDJT partners with Kids Included Together to provide training and technical assistance in the inclusion of children with disabilities. Through this partnership, SDJT has expanded its opportunities for children and helped to create a nurturing community of diverse learners.

Yerba Buena Center for the Arts (YBCA) in San Francisco, California offers multidisciplinary arts programming that bridges different forms of art through exhibitions, performances, symposia, and artist residencies. Through a partnership with D.E.A.F. Media, Inc. who provides access and opportunities for the Deaf community, YBCA provides performing arts presentations, artist-in-residence programs, and access salons that enable deaf audiences to connect with hearing and non-hearing artists through a variety of programs.

For five years, VSA arts has presented arts organizations who have established long-range accessibility goals with a monetary award for specific programs through the generous support of MetLife Foundation.

Previous award recipients include the Paper Mill Playhouse: Milburn, NJ; Wang Center for the Performing Arts: Boston, MA; Museum of International Folk Art: Santa Fe, NM; Arts for All, Inc./Third St. Ensemble Company: Tucson, AZ; Bethesda Academy for Performing Arts: Bethesda, MD; Dayton Art Institute: Dayton, OH; Arvada Center for the Arts and Humanities: Arvada, CO; Museum of Modern Art: New York, NY; Guthrie Theater: Minneapolis, MN; Fargo-Moorhead Community Theatre: Fargo, ND; Boston Museum of Fine Arts: Boston, MA; and the Mark Taper Forum, Los Angeles Theatre Center: Los Angeles, CA.

MetLife Foundation was established by MetLife to support various

VSA arts Festival

**VSA arts and
MetLife
Foundation Issue
2004 Call for
Entries: Award for
Excellence in Arts
Access**

**VSA arts
Celebrates 30th
Year Serving
Nearly 5 Million
People Worldwide**

educational, health, civic and cultural organizations across the country. Recognizing the arts' contribution to the health, vitality and development of our communities, the Foundation is committed to increasing access to the arts and promoting diversity and inclusion. For more information about MetLife Foundation, please visit <http://www.metlife.org/>.

is an international nonprofit organization founded in 1974 by Ambassador Jean Kennedy Smith. VSA arts is creating a society where people with disabilities can learn through, participate in, and enjoy the arts. Nearly five million people with disabilities participate in VSA arts programs every year through a network of affiliates nationwide and in over 60 countries worldwide. www.vsarts.org

####

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MetLife Foundation Awards \$500,000 to Nine Museums

Posted by: laurakujawski on Thursday, November 3, 2005

Topic [Arts, Culture & Humanities](#)

MetLife Foundation announced the winners of its 2005 *Museum Connections Program*. Nine art museums in the western United States were awarded grants totaling \$500,000 in the latest round of this national competitive program. The grants support programs that increase interaction between museums and the people in their communities, expose the cultural resources found in museums to a broader segment of the population and make art part of people's lives.

"Museums enrich our lives in many ways," said Sibyl Jacobson, president and CEO of MetLife Foundation. "They increase understanding of our world and reflect important cultural traditions. They are important resources for educating people of all ages. MetLife Foundation is pleased to recognize these innovative programs."

The selection process was based on clearly defined project outcomes, a project's potential success for involving communities in the arts, demonstration of an organization's sustained commitment to community, innovation and creativity of the project, and the project's long-range implications and potential for replication.

Grant Recipients

Albuquerque Museum of Art & History (Albuquerque, NM)

The museum will launch the Crossing Cultural Bridges project in collaboration with a number of organizations. Designed to promote increased appreciation of African arts, the project will take place in conjunction with the Resonance from the Past: African Sculpture from the New Orleans Museum of Art exhibition, the first major exhibition of African arts in the state. The exhibit will present the opportunity to expand statewide the museum's connections with the community and the

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Tuesday, November

stories, comments
configuration and
posting comments
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University of New Mexico through the development of an African arts curriculum, a teacher's institute, regional teachers' workshops, and traveling outreach exhibits.

California African American Museum
(Los Angeles, CA)

Mentoring Generations offers hands-on training, marketable skills and paid work experience to high school and college students seeking to enter and re-enter the workforce. The museum will engage young adults in the rich art, history and culture of African Americans while cultivating a new generation of museum professionals from within the African American and Latino communities.

Cartoon Art Museum (San Francisco, CA)

Cartooning with Students will bring together students from San Francisco's public schools and some of the Bay Area's most celebrated professional cartoonists and artists. The program will teach young people to make their own cartoon art and culminate in a public exhibition of cartoon works by both students and teaching artists. Through the program, students will use cartoon art to improve visual arts skills and literacy, strengthening their abilities to express ideas more effectively, creatively, and confidently.

Hammer Museum at the University of California, Los Angeles

The museum's On the Borders of Life project addresses the street violence that since 1980 has claimed roughly 10,000 lives in Los Angeles. Working with a visiting artist, university students will dive into that history; local residents, typically excluded from cultural processes, will be engaged in the production of a large-scale work of public art. The interdisciplinary art and education initiative will bring the Hammer's and UCLA's resources into the community by teaming artists, scholars, students, and residents to explore crucial issues.

Heard Museum (Phoenix, AZ)

The Heard Museum Guild Native American Student Art Program supports the next generation of emerging Native artists. The program creates opportunities to train student artists, showcase and sell emerging artists' works. The Student Art Show & Sale program enables student artists to exhibit in a premier museum and gain experience by pricing and selling their art. Proceeds from sales of student artworks in the Museum shops provide scholarships for Native American students.

Holter Museum of Art (Helena, MT)

Collecting Culture: Collecting Stories explores the synergy between collecting and creativity. The multi-component

08

▪ [WWO Begins Treating Children in Ethiopia with HIV/AIDS](#) (0)

▪ [TMI Announces Campaign to Provide Tents for Himalayan Earthquake Survivors](#) (0)

▪ [MissionFish and ebay.co.uk Launch New Fundraising Channel](#) (0)

Monday, November 07

▪ [National Legal Aid Partners Launch "Katrina Legal Aid Resource Center"](#) (0)

▪ [Knight Foundation's Letter of Inquiry Makes Initial Requests Easier](#) (0)

▪ [New Technology Conference for Association Executives](#) (0)

Thursday, November 03

▪ [Military Recruiters Enlist Lower and Middle Income Youth](#) (0)

▪ [MetLife Foundation Awards \\$500,000 to Nine Museums](#) (0)

Older Articles

program will include exhibitions, artist residencies and outreach programs to involve students in collecting images and stories of their elders. In addition, siblings with and without disabilities will be paired to create videos collaboratively and third-graders will use discarded materials to create art.

Japanese American National Museum
(Los Angeles, CA)

Centered around the exhibition Living Flowers: Ikebana and Contemporary Art, a series of public programs will explore the connections between ikebana -- the traditional art of Japanese flower arranging -- and contemporary visual art. The exhibition juxtaposes floral displays of traditional ikebana created by artists-in-residence with works by a range of notable contemporary artists of diverse ethnicities. A series of workshops, artist talks, community public programs, and family-oriented activities will explore how a time-honored traditional Japanese art form has evolved and changed in America.

Northwest Museum of Arts & Culture
(Spokane, WA)

Under the guidance of an award-winning photographer, local high school students will learn how to interpret and record Spokane tribal history. The Views from the Spokane Reservation project will focus on teaching black & white photography and dark room techniques. Young tribal members will use photography to capture the significance of their lives and create their own history.

Western Folklife Center (Elko, NV)

The Center's Deep West audience participation initiative was created to overcome geographic barriers as a result of the vast distances in the rural West. The project aims to reach and involve people in their home communities through local residencies by selected artists in different rural communities in the West. An interactive web site will facilitate participation and interaction between those artists and audience members. By building actual and virtual community, the Center aims to deepen and broaden its audience base.

About the Museum Connections Program

Museums have broad appeal and reach. According to a 2003 survey conducted by Americans for the Arts and National Assembly of State Arts Agencies, over 850 million people visited the 16,000 museums

in the US. That was more than those attending all the country's professional baseball, football, and basketball sporting events combined.

The recently completed Museum Connections Program was a multi-year competitive program open to art museums in the fifty states and the District of Columbia. To best serve the museum field, each year the application process was offered in a particular region. The program awarded a total of over \$3 million in 92 grants. Information on past winners and program guidelines are available on the Foundation's [Web site](#).

"MetLife Foundation Awards \$500,000 to Nine Museums" |

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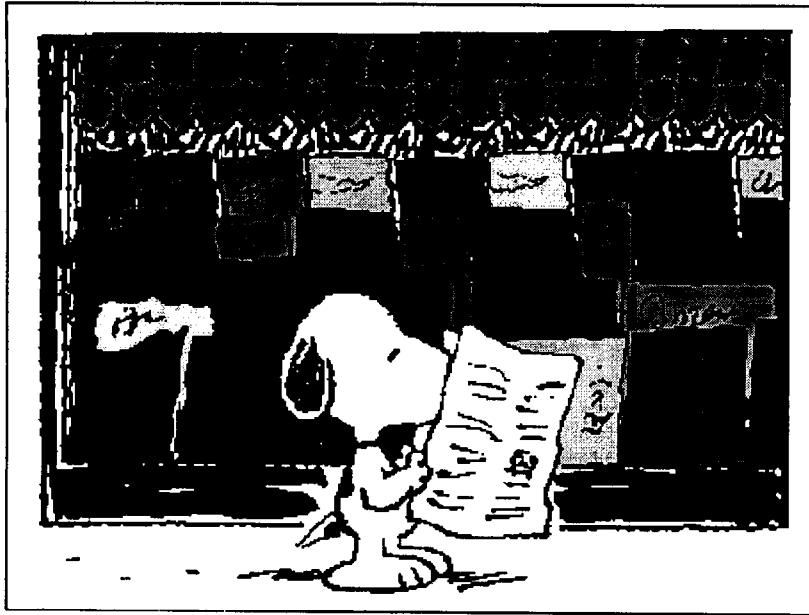
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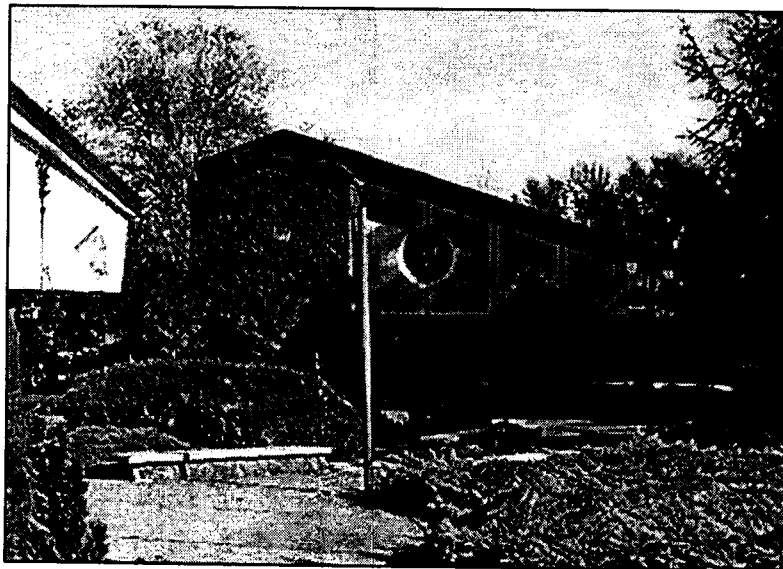
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Education - MetLife Foundation National Arts Forum

Check back for schedule.

As a convener, GPAC periodically brings together representatives from the business and arts sectors to discuss major issues of interest to both communities. MetLife forums area program of the Arts & Business Council of Americans for the Arts.

MetLife Foundation

Members are eligible to receive a 15% discount on Registration Fees.

Past forums featured:

- *Gifts of Muse*,
- *The Art of Understanding Sarbanes-Oxley: The Effect of New Compliance Rules on Arts Organizations*, a panel & discussion with Timothy Reed, CPA, CVA, Principal, McCrory & McDowell.
- *Art Trustees in the 21st Century*, a panel examining the organizations, programs, and initiatives in Pittsburgh that can help involve tomorrow's leaders in your arts organization.
- *From Studio Work to Product Line: How to Turn Your Passion into Your Business*, a panel examining the process
- *The State of the Arts*, A discussion with Dr. Kevin F. McCarthy, Senior Social Scientist, RAND

These forums are made possible with support from the MetLife Foundation.

For more information contact:

Christine Taylor, Director of Arts Services, at 412.391.2060

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Lisa M. Weber Named One of the 50 Most Powerful Women in Business by FORTUNE Magazine for Second Consecutive Year

NEW YORK--(BUSINESS WIRE)--Nov. 2, 2005--Lisa M. Weber, president of Individual Business for MetLife, Inc. (NYSE: MET), has been named one of the "50 Most Powerful Women in Business" by FORTUNE(R) magazine for the second consecutive year. Ranking 35th this year, Weber first appeared on the prestigious list in 2004 at number 43.

Weber oversees the retail business segments, including Individual Business and Auto & Home, for MetLife, Inc., one of the largest providers of insurance and other financial services to millions of customers worldwide.

FORTUNE(R) ranked the women on this year's list based on several criteria, including the size and importance of the company and the individual's career path. In its November 14, 2005 issue, FORTUNE(R) noted that: "With the Auto & Home division reporting to her since January, she's in charge of the insurance giant's overall retail strategy. And when MetLife acquired Travelers Life & Annuity from Citigroup in July, Weber gained half of its business."

A 20-year veteran across the securities, banking and insurance industries, Weber is driving a retail growth strategy at MetLife that emphasizes client needs, face-to-face distribution and overall profitability for the company's retail businesses. Upon the completion of MetLife's 2005 acquisition of Travelers Life & Annuity, MetLife became the largest individual life insurer and second largest variable annuity provider (based on sales) in North America. The transaction also significantly expanded the distribution reach of MetLife's retail channels. Weber has served as president of Individual Business since June 2004.


From 2001 to 2004, Weber served as MetLife's senior executive vice president and chief administrative officer. In this position, she was responsible for MetLife's worldwide brand and communications, human resources, corporate ethics & compliance, audit, corporate services and security, as well as the company's philanthropic efforts through MetLife Foundation.

Weber was executive vice president of human resources from 1999 to 2001. Prior to joining MetLife in 1998, she spent more than 10 years at PaineWebber where she held a number of senior human resources positions in which she planned and integrated multiple acquisitions and launched the company's first diversity initiatives. Weber also directed human resources practices at Merrill Lynch and Manufacturers Hanover.

MetLife, Inc. is a leading provider of insurance and other financial services to millions of individual and institutional customers throughout the United States. Through its subsidiaries and affiliates, MetLife, Inc. offers life insurance, annuities, automobile and homeowner's insurance and retail banking services to individuals, as well as group insurance, reinsurance and retirement and savings products and services to corporations and other institutions. Outside the U.S., the MetLife companies have direct insurance operations in Asia Pacific, Latin America and Europe. For more information, please visit www.metlife.com.

Contacts

MetLife, Inc.
John Calagna, 212-578-6252

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09/05/2000

Press release from:

MetLife One of 100 Best Companies for Working Mothers

Second Consecutive Year MetLife Has Received This Honor

(CSRwire) Metropolitan Life Insurance Company (MetLife) has been named one of the 100 Best Companies for Working Mothers by Working Mother magazine for the second consecutive year.

Working Mother selected 2000's 100 Best Companies based on criteria such as child care, leave for new parents, flexible work arrangements, work/life benefits such as elder care, and opportunities for women to advance. Editors looked at a range of supportive company offerings, including health insurance premiums, availability of time off to care for family, mentoring programs and extras such as on-site gyms and other conveniences.

"We are honored to be recognized by Working Mother magazine for our efforts to provide an atmosphere that encourages our employees to balance their professional and personal lives, and to have created a family-friendly workplace that supports our associates," said Lisa M. Weber, MetLife's Executive Vice President of Human Resources.

MetLife policies and programs provide employees with a variety of work arrangements available at all locations, including flexible hours, part time work, compressed work weeks and telecommuting options, depending on business conditions.

"When Working Mother magazine started the '100 Best' list in 1986, editors were hard-pressed to find more than 30 companies that qualified," says Lisa Benenson, Editor In Chief, Working Mother magazine, explaining how this year's honorees for the annual list were chosen. "This year, however, the competition was tougher than ever before. It was not enough for a company to build a small childcare center at the home office; to make this year's list, the company had to demonstrate that a significant number of employees company-wide were receiving benefits. In other words, businesses had to be more creative and proactive in finding ways to accommodate their employees' work/life needs. For this, their commitment and ingenuity is to be commended."

A complete report of Working Mother's 2000 "100 Best Companies for Working Mothers" can be found in the October issue of Working Mother and on its Web site www.workingmother.com.

Working Mother Magazine, founded in 1979, reaches more than 3 million readers each month, and is the only national business magazine written for executive and entrepreneurial mothers. It is part of Working Woman Network, a leading global resource for businesswomen in today's digital economy, which also includes Working Woman magazine, the National Association for Female Executives, a conference division, Businesswomen's Research Institute and The Business Women's Network. In August 2000, WWN launched WorkingWoman.com, the first online resource center exclusively for women in business.

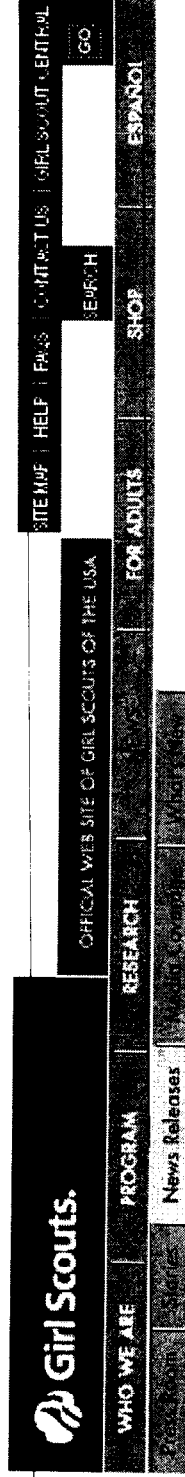
Metropolitan Life Insurance Company, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and other financial services to individual and group customers. The MetLife companies serve approximately nine million individual households in the U.S. and companies and institutions with 33 million employees and members. MetLife also has international insurance operations in 11 countries. For more information about MetLife, please visit the company's Web site at www.metlife.com.



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Girl Scouts and MetLife Foundation Help Girls Prepare For College

FOR IMMEDIATE RELEASE

February 17, 2005

CONTACT:

Marion F. Swan
Girl Scouts of the USA
(212) 852-8012
MSwan@girlscouts.org

New York, NY—For many American girls, going to college is a dream that will never be fulfilled. To these young women, the college preparation process is a journey into the unknown—where and how to start is a complete mystery. College education is seen as available to "others", but not to them.

This fall, Girl Scouts of the USA (GSUSA) will provide help through the MetLife Foundation *College Pathways* program. The goal of this program is to inspire girls ages 11 to 17 to prepare for college by acquiring new life skills. Those participating will get firsthand exposure to college and experience and advice on a range of topics from standardized tests and the college process to college life.

"Although a college education can expand one's career and financial options, far too many girls do not view college as an option," said Sibyl Jacobson, president, MetLife Foundation. "We are pleased to partner with GSUSA and its local councils to provide girls with information and experiences that help put them on the path to higher education."

Aimed at low-income and minority girls, *College Pathways* will provide crucial information, exposure, hands-on involvement and other support to girls whose dreams of college often are hindered by low educational expectations, poor academic preparation and low income. Through partnerships with postsecondary institutions—universities, colleges, and community colleges—selected local Girl Scout councils will offer on-site

ALSO SEE:

- > Our Partners: MetLife Foundation

programs to girls and their families to prepare them academically, financially, and emotionally for college.

"We are very grateful for MetLife Foundation's longstanding support of our efforts to make sure that each and every girl has the tools they will need for a productive and happy future," stated Kathy Cloninger, CEO, Girl Scouts of the USA.

Resource material will be developed for girls, their parents and adult volunteers. For the girls and their parents, there will be *College 101*—a hip and enjoyable guide that will cover such topics as the importance of the SAT/ACT, scholarships, financial aid, and other ways to afford college, and how to design a college readiness timeline for freshman through senior years. Volunteers working with the girls will be aided by a *Tip Sheet for Adults*, (available in English and Spanish), which illustrates how to use *College 101*.

To find out if a local Girl Scout council has the MetLife College Pathway Program, call your local Girl Scout council after August 1, 2005, or visit <http://www.girlscouts.org/councilfinder/>.

About Girl Scouts of the USA

Girl Scouts of the USA is the preeminent organization for girls with more than 3 million girl and adult members. Now in its 93rd year, Girl Scouting cultivates character, social conscience, and self-esteem in girls while teaching them the critical life skills to succeed as adults. In Girl Scouting, girls discover the fun, friendship, and power of girls together. The organization strives to serve girls from every corner of the United States, Puerto Rico, and the Virgin Islands. For more information on how to join, volunteer, or donate to the Girl Scouts, call (800) GSUSA 4 U [(800) 478-7248] or visit www.girlscouts.org.

About MetLife Foundation

MetLife Foundation, established by MetLife in 1976, supports education, health, civic, and cultural programs throughout the United States. For more information about the Foundation, visit www.metlife.org.

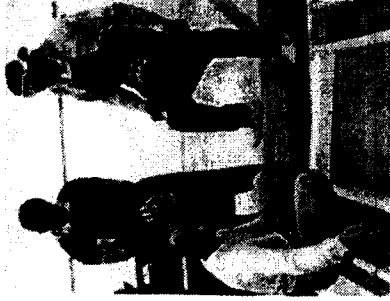
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Civic Affairs

Foundation grants help to address the challenges that face children, families, minorities and the economically disadvantaged by supporting programs that create affordable housing, increase after-school programs and improve community services. The civic affairs program also supports programs that promote volunteerism, particularly among young people, older adults and MetLife associates. Examples include:

Affordable Housing

Since 1991, the Foundation has provided \$2.3 million in grants to The Enterprise Foundation for activities that promote development and effective management of affordable housing, including housing with supportive social services. In 1996, the organization used support to launch the MetLife Foundation Awards for Excellence in Affordable Housing. The awards recognize local housing groups for outstanding work in two categories: supportive housing and property and asset management. 2002 award winners included groups in Boston, Decatur, GA, Los Angeles, Miami, San Francisco and San Jose, CA. (For more information about the awards, check the [Enterprise Website](#).)



Safe Places to Learn and Play

MetLife Foundation has long partnered with the Boys & Girls Clubs of America (B&GCA) to provide constructive activities and adult supervision for disadvantaged youth after school. The latest partnership, the \$2 million MetLife Foundation Leverage for Learning Fund, is helping more than 30 local Boys & Girls Clubs develop in-club Learning Centers and implement the Project Learn after-school educational enhancement program. Eighteen Learning Centers have opened in Atlanta, Boston, the Bronx, Chicago, Dallas, Dayton, Denver, Dorchester, MA, Franklin, TN, Houston, Los Angeles, Miami, Philadelphia, Phoenix, Providence, RI, San Francisco, Tampa and Utica, NY. Since 1995, the Foundation has provided over \$500,000 to establish five Boys & Girls Clubs in public housing in Tampa, Houston, Denver, Oakland and Lomita (Los Angeles County). The Foundation also is the sponsor of B&GCA's annual Honor Awards for Program Excellence, which recognize the most outstanding programming by local clubs.

Recognizing that open space improves the quality of community life for individuals of all ages, the Foundation has provided \$1 million to the [Trust for Public Land](#) (TPL) to create and improve urban parks and playgrounds nationwide. TPL is using the Foundation's latest grant to redevelop parks and playgrounds in low- and moderate-income neighborhoods in Oakland and New York City. The Foundation is the lead



corporate supporter of The Trust for Public Land's urban open space projects, providing support for projects in Atlanta, Baltimore, New York and Oakland.

Older Volunteers

The MetLife Foundation Older Volunteers Enrich America Awards program was launched in 2003. Administered by the National Association of Area Agencies on Aging (n4a), the awards recognize deserving volunteers over 55 in each of three categories—team spirit, mentor and community champion. (For a complete list of winners, check [n4a's site](#).)

National Urban League

Parents and other adults in a community can play a critical role in improving schools. The National Urban League's Campaign for African-American Achievement is a collaborative effort to improve academic skills and encourage achievement among young people. The Foundation made a \$1 million grant to the League to support operations and the Campaign's Community Assessment Initiative. The Initiative creates advocates for quality education among parents and community leaders. The Foundation's grant is helping League affiliates in Cincinnati, Denver and New York City identify their communities' strengths as well as obstacles to student achievement. The Foundation also has provided annual operating support to the NUL since 1978 and special grants for designated projects.

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RIIL Fan Central

2005 Fall Tournament Brackets

Rhode Island Interscholastic League

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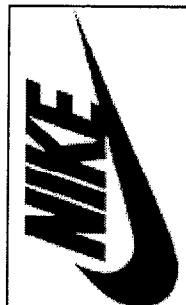
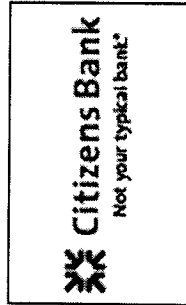
Citizens Bank Football

MetLife Boys' Soccer

[Division 1 Playoffs](#)
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MetLife Girls' Soccer

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[Division 4 Playoffs](#)



Girls' Field Hockey

[Division 1 Playoffs](#)
[Division 2 Playoffs](#)

Girls' Volleyball

[Division 1 Playoffs](#)
[Division 2 Playoffs](#)
[Division 3 Playoffs](#)

Freshman Football

[A-Championship](#)
[B-Championship](#)

Fun Information! [Check out last year's results!](#)

Please Note

Tournament brackets will be released for all sports as soon as they become available. Please check back often. Many Thanks.



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momentum



MetLife®

Featured Inside

Integration makes 2
for meaningful
experience, forges great
memories, friendships

Three new life 4
products debut

Happy Anniversary, 5
Johnstown!

MetLife a leader in the 5
fight against Alzheimer's

International gets ready 6
for 2006 and beyond

MetLife Korea launches 6

Children's Welfare
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Diversity at MetLife 7



We did it!

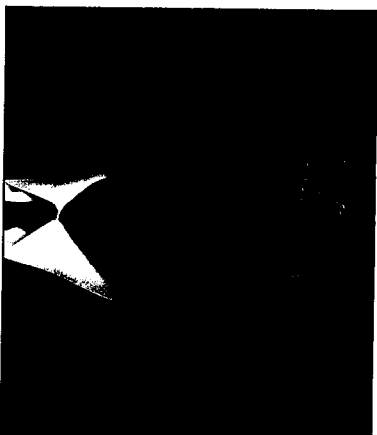
Yes, we have great
reason to celebrate.

The integration of Travelers Life &
Annuity (TL&A) into MetLife is
complete. We are now operating
exclusively as one company —
a bigger, better MetLife — a
company with more talent, more
resources, more capabilities, and
more distribution channels than ever
before. We are one MetLife — the
#1 individual life insurer in North

and an emerging and respected player in the global financial services market.

Continued on Page 2 ▶

Vision Talk with Bob



Some said we just couldn't do it. Integrate companies the complexity of Mettlife and Travelers Life & Annuity by November 1, *in less than a year?* It would be too difficult, too ambitious.

But on November 1, we delivered on our commitment and proved otherwise.

On behalf of our Board and the entire Executive Group, I thank you. This was a tremendous effort that required incredible focus, dedication and sacrifice from everyone. We took on and completed 260 initiatives, well over 100,000 tasks. Because of your continued commitment, we are also on target to meet our post-November 1 integration goals.

At the same time, we have run our business with great customer focus and yielded strong performance quarter after quarter.

Whether you were directly involved in integration activities, or helped us achieve record performance by carrying on your day-to-day business activities, while perhaps assuming others, we asked a lot of you and you delivered.

Before I turn to what's ahead, I have one more important "to do." Restore the proper balance between your work and home life. For many of you, there have been lots of late nights and weekends at the office. Postponed vacations, maybe. No doubt you've passed up time with family and friends over the past nine months. There's still plenty to do here, and no doubt there will be more projects to keep us busy, but let's get that balance back.

I think we learned quite a lot because of the acquisition. We learned that we're capable of achieving remarkable results when we pull together and apply superior focus.

We're going to use these lessons to push Mettlife farther into the "giant league" of financial services providers. I've heard again and again how well the project management structure functioned, how well it identifies and escalates issues quickly, and manages risk while meeting deliverables. I expect this structure will be applied across the enterprise to great benefit.

Now we turn our full attention to realizing the great value of this transaction. The opportunities ahead are tremendous. People around the world, including here in the U.S., have similar and significant financial and protection planning needs. Many are not adequately prepared. They need advice and products that will see them through all stages of their lives, and guarantees that will last beyond them.

Continued on Page 2 ▶

Cont'd from Page 1 ▶ Vision Talk with Bob

What that means today, given all the challenges we have accomplished, is that we can now design with Alzheimer's, and an additional 19 million have a family member with the disease.

We can also touch more communities in our role as corporate citizen and share with people our legacy of caring, as well as financial strength.

This month is Alzheimer's Awareness Month, and I wanted to take a moment to acknowledge all that MetLife and MetLife Foundation have done, for more than 20 years, to help stem the tide of this disease by funding research, as well as providing support for caregivers and educational initiatives. Over 4.5 million

people in the U.S. alone have been diagnosed with Alzheimer's, and an additional 19 million have a family member with the disease.

We should all be proud of our company's leadership in bringing attention to the very best research and ideas on Alzheimer's. MetLife and MetLife Foundation have given more than \$15 million for research, awareness and outreach activities.

MetLife Foundation has invested over \$10 million in research alone through its Awards for Medical Research in Alzheimer's disease, now celebrating its 20th year.

Like much of what we do at MetLife, we pursue our Alzheimer's efforts because it's the right thing to do and something we care deeply about. You can read how MetLife is making a difference in this issue of *Momentum*, as well as on our intranet.

We are part of a great company, and exciting times are ahead. Thank you again for all your hard work and successes. As one MetLife, we are more than ever in a position to build financial freedom for everyone. We are working hard to build a company that will be here for your lifetime. As many great American companies struggle and worry about bankruptcy, we continue to build on our very strong foundation. ■

Cont'd from Page 1 ▶

Travelers Integration complete

What was the focus of integration?

Activities in preparation for the transaction's close on July 1 centered on regulatory approvals, deal financing, and the employee experience. The November Integration focused on consolidating the two previously distinct business operations so that they become an effective, single organization — communicating, reporting and operating as one — MetLife.

What it means:

Completing the integration on time was critical to our ability to maximize the value of the transaction. As a result of the acquisition and now full integration, our distribution strength increases by 40 percent. Through 10-year marketing agreements with Citigroup and their affiliates and third

projects and many thousands of specific tasks. It involved 1,100 interdependencies shared among 14 integration teams.

What we did:

Integration focused primarily on product re-platforming, process standardization and operational consolidations.

TL&A products had to be moved onto MetLife applications and systems so that now we are issuing our combined product set on MetLife paper. We are using a common set of processing standards for underwriting for life administration and for customer service now as well. TL&A desktops have been replaced with new MetLife desktops to provide full connectivity to all systems. Completing the integration gives us the ability to manage distribution channels

The integration and our intent to complete it by November 1 was an enormous and ambitious undertaking that stretched across the entire enterprise. Here is a summation of how we define integration and what completing it entailed.

OT POWER SQUARE SECURITIES WITH CITIGROUP ASSOCIATES, WE WERE NOW ABLE TO REACH MORE CUSTOMERS THAN EVER BEFORE — WELL ON OUR WAY TO OUR GOAL OF 100 MILLION CUSTOMERS BY 2010.

Individual Business' earnings will increase by over 50 percent (annualized). Retirement & Savings general account assets increase by almost 60 percent. Internationally, operating earnings grow by about 25 percent (annualized) and includes expanded operations in countries where MetLife already has a presence, and introduces us to markets like Australia, the United Kingdom, Belgium, Poland and Japan.

What it took:

The integration was one of the largest efforts ever achieved by MetLife. More than 1,000 associates devoted primarily to integration activities worked long hours and numerous weekends and made many sacrifices to reach this goal. There were 144 integration initiatives, including hundreds of

What's Next:

Some work does extend past November. It centers on our separation from the Citigroup Transition Services Agreement (TSA), which covers 635 services, the majority of which support our expanded international landscape. In addition, some initiatives will complete during November and December to coincide with blackout dates and financial reporting requirements. Finalizing the re-naming of the Travelers companies will also continue through the first half of 2006.

To complete the integration required tremendous effort and focus on behalf of everyone at MetLife. Throughout the process, we continued to meet our business goals, even achieving record earnings. It is a testament to the talent and dedication of everyone in the organization. ■

Integration also produces memories, friendships and pride

Sometimes, lost in all the numbers, updates and articles about the acquisition and integration of Travelers are the personal stories — the everyday ups and downs and toils that our associates involved in this historic undertaking experienced. *Momentum* talked to a few of the folks who were involved in the daily rigors of the integration, to hear what it was like for them from both a business and personal perspective. In this feature, we share some of their stories, their feelings about the project, and even what they'll do with some newfound free time.

Pat Lyons vice president, Individual Business Operations & Services



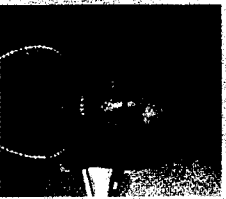
The defining moments of the integration have been several, based on the continuum of the event: the energy level of the team when the deal was announced; the pride the team felt when the deal was closed; and the relief the team felt as we completed the work to successfully achieve our integration goals for November. We recognize November 1 is just the beginning. What we have accomplished becomes the foundation for enabling MetLife to sustain the industry leadership that the deal brings.

Continued on Page 3 »

momentum

◀ Cont'd from Page 2
Integration also produces memories, friendships and pride

Amy Comeau
assistant vice president,
Legal Affairs



This has been the most important project I've ever worked on. I've always loved my job but now I feel like I'm adding value in new ways, and that I've really widened my personal and professional horizons. It's been especially fun hearing lawyers use project management terminology; that's not part of their typical vocabulary.

Early on in the planning, our tasks grew from 100 to 700 in just a matter of days. This included 600 interdependencies. This is when you grasp the sheer size of the project and the important role legal played. When we announced on a PIMO conference call that we had gone through each and every one of those 700 tasks, we received a rousing round of applause. Moments like those make you appreciate the project and your own role in it.

Felipe Botero
assistant vice president,
Information Technology



Amazing that there was never any lull in the project. It's been fast and fun-blown-away with what perspective. We're rolling out in less than nine months. It's been a tremendous multi-disciplinary

plans. We ultimately identified over 20,000 tasks for international. Although the integration would be very complex, I had a lot of confidence that the integration teams supporting us would be successful.

For us, it wasn't a single large integration. It was a series of nine different integrations — each in a different language, different culture, regulatory environment and with different business processes. We operated on a virtual basis globally, with teleconferences very late in the evenings or very early in the morning depending on where you were so everyone could participate. Communication was extremely important. Because we are not all in the same location, and because English is often the second language, it was very important that there were frequent progress reports and any issues were raised promptly. As we executed our integration, exceptionally good partnership and commitment was established across our various countries and integration teams.

Linda Bloniarz
vice president, Creative Services



Perhaps one of the most interesting aspects of being part of the integration team was gaining familiarity with the lexicon of project management. Acronyms, abbreviations, initials — they all kept everyone on the same page and helped us move quickly in the same direction. "PIMO" (Project Integration Management Office), "PMT" (Program Management Tool) and "PGR" (Phase Gate Review) became part of our everyday communications, as did newly developed words such as "debranding."

is one of those career-defining

moments, but one stands out. We were at a reception hosted by Cathy Rein and Steve Hartford in late August. It was after happy beverages and good food. Though the reception was supposed to go to a certain hour, nobody was supposed to leave. The chemistry and camaraderie that night was magical.

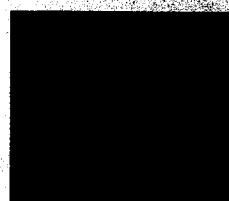
"I will forever want to know, 'Where's Mikey?' a question often asked during the daily integration calls held before the July 1 close to learn where Mike Farrell — who was constantly travelling around the country to meet new associates and build relationships — was calling from.



Bob Zandoli
vice president, Enterprise Technology

I've done integrations before, but this was the most aggressive and most successful in terms of sheer size and achievement. It was really the project of a lifetime and I'm very proud of our success to this point and know that these successes will continue.

This was a pressure-packed project and we needed to keep our perspective and sense of humor. During one of our weekly project meetings things got very tense, so to break the tension I put on a clown nose and said, "Let's get serious." That got a good laugh and got us all back on track. There were some bumps in the night and some testing that went down to the wire. We had people who worked 36 and 48 consecutive hours. There were times that we thought the four riders of the apocalypse were approaching, but they turned out to be nothing more than the four mice.



Rich Carter
director, systems enhancements, Institutional Annuities

From July to the middle of August, I spent no time in my Bridgewater home office. I was in either New York, Alpharetta, or Hartford. The impact on families is tremendous. On Sunday nights, my son asks: "Dad, where are you going to be this week?" There has been a lot of personal sacrifice, but the experience has been very rewarding and the possibilities are exciting.



Jon Abouaf
director, product management & development, Institutional Annuities

Both my 10-year-old son and 5-year-old daughter play soccer and I've answered emails on more than one occasion during their games. Nevertheless, my son took a soccer coaching class to help coach my daughter's team when I'm not there, which is often. He's been running the practices with my wife's help. When the integration is complete, it's going to feel weird to have some free time. It'll be nice to take the reins from him soon.



John Rao
senior vice president, International

After the acquisition was announced, we began to put together our country-specific

Continued on Page 4

Cont'd from Page 3 ▶
**Integration also
 produces memories,
 friendships and pride**

Sean Lieb
*integration project manager,
 International*

In International we're very excited about the acquisition and integration of

CitiInsurance. Our operations are highly complementary in terms of both distribution channels and geographic presence and these new markets offer us attractive opportunities to continue to profitably grow our business. Without a doubt, though, the integration has been a tremendous challenge, managing and implementing the interdependent project plans for 16 distinct functional areas across 9 different countries. From my own personal perspective, it has been an incredible experience and all of our teams did a great job.

Peter Harisiades
*director, product management,
 Retirement & Savings*

When I think back to when the acquisition was announced, the

adrenaline was incredible, and for good reason. Now, as expected, our business is bigger, stronger, and more knowledgeable. We've added expertise and more customers — individual and group — to our existing product suite. Everybody stepped up. People worked six and seven days a week and if issues came up, we mobilized and got it done. It took an enormous amount of effort every day, including weekends. What really hit me during the project

was that with more time spent on this project and far less with family, there were days when I came home and I noticed my sons got taller. When you're not home every day, or as much as you're used to, these changes were more noticeable.

Tony Cocolla
*assistant vice president,
 IDG Life New Business,
 IB Operations & Services*

The immediate decision to centralize the center of excellence for the Life New Business Independent Distribution Group in Hartford was important and impressive. The people at MetLife really engaged us early on and made us feel like our experience and what we brought to the table was valued. We were asked how, together, we could build a world-class organization. That's made the integration work so much easier. When you're asked and engaged, it's much easier to make sacrifices.

The preparation work is done. We must now focus on executing on our service commitments. Our distribution partners and customers will ultimately judge how well we integrated. I am confident that the end result will be well received. Getting to this point has been challenging. However, the partnerships that have been established and the absolute commitment to succeed has been rewarding. I'm looking forward to the future. ■

Insurance Market



grow our market share, we need to ensure that our life products portfolio continues to be strong and provides the

value agents and clients expect from the market leader. While competitive pricing is always an important part of the winning strategy, providing innovative solutions that answer client needs through product differentiation is critical to establishing and maintaining MetLife's competitive advantage.

Universal life has been the largest and fastest-growing segment of life insurance sales in the industry today, representing about 40 percent of all life premiums as of the last quarter in the industry and 53 percent for MetLife.

To strengthen our presence in this important segment, MetLife is introducing this month three new universal life products: a revised, more

three products offers a number of innovative solutions to help our clients with their protection needs.

The primary goal of life insurance is to provide financial security to the survivors. Studies show that the number one reason people buy life insurance is to replace income lost upon death. But how can the beneficiary be sure that the lump-sum proceeds will last for as long as income is needed?

To help surviving families answer their income needs, MetLife has developed the Guaranteed Survivor Income Benefit (GSIB), available on all three universal life policies mentioned above. GSIB (which is so innovative, we have a patent pending) can provide beneficiaries with a safe and reliable source of guaranteed income for the rest of their lives by paying the death proceeds in the form of an enhanced monthly income.

With the future of the Estate Tax uncertain, the needs addressed by survivorship policies are shifting from estate planning to legacy planning. The GSIB rider available on the new Legacy Advantage SUL survivorship policy helps to facilitate creative legacy planning by

with needs for estate equalization between family members, estate liquidity and Special Needs planning.

Clients who are looking for a more traditional cash value-focused universal life policy may like the new Universal Advantage UL. Less expensive than a typical whole life policy, it offers a great combination of security for today and cash value growth for tomorrow.

Together, these new universal life products will help ensure a continuing MetLife leadership in providing protection products to our clients.

All three products were just introduced on November 1, 2005 in most states.

This important introduction would not have happened without the involvement of hundreds of people from various departments working in concert to bring these new products to life. Valuable feedback was also gathered from the field members of the Product Committee. This super teamwork has really paid off, with the product launch just in time to help our producers finish the year on a high note! ■

momentum

Thirty years ago, MetLife opened the doors of its administrative office in Johnstown, Pennsylvania.

On October 13, 2005, the company hosted a celebration for the 385 MetLife employees currently based there. The celebration included 29 individuals who were part of the office's inauguration 30 years ago. Snoopy was there too!

office. "We're extremely proud to be celebrating 30 years as a leading employer in Johnstown," said David W. Rupper, assistant vice president. "We have a talented group of dedicated employees in the area, many of whom call Johnstown their home and, in addition to being active community supporters, also fulfill important responsibilities for several of MetLife's businesses."

Today, MetLife's Johnstown Administrative Office includes employees from the corporate ethics & compliance, human resources, corporate licensing & registration, and individual business life administration departments. The building also houses individuals from other corporate support functions and a MetLife sales

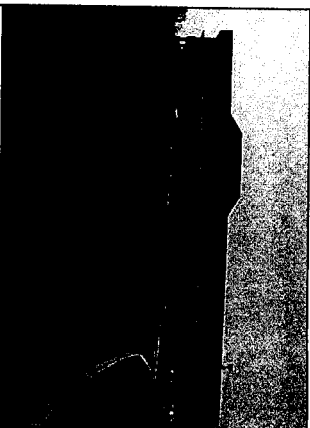
MetLife first opened its office in Johnstown on October 13, 1975 and initially served as the Mid-Eastern Head Office.

From the beginning through today, the Johnstown office has been a good neighbor. It throughout the years has supported the community in many

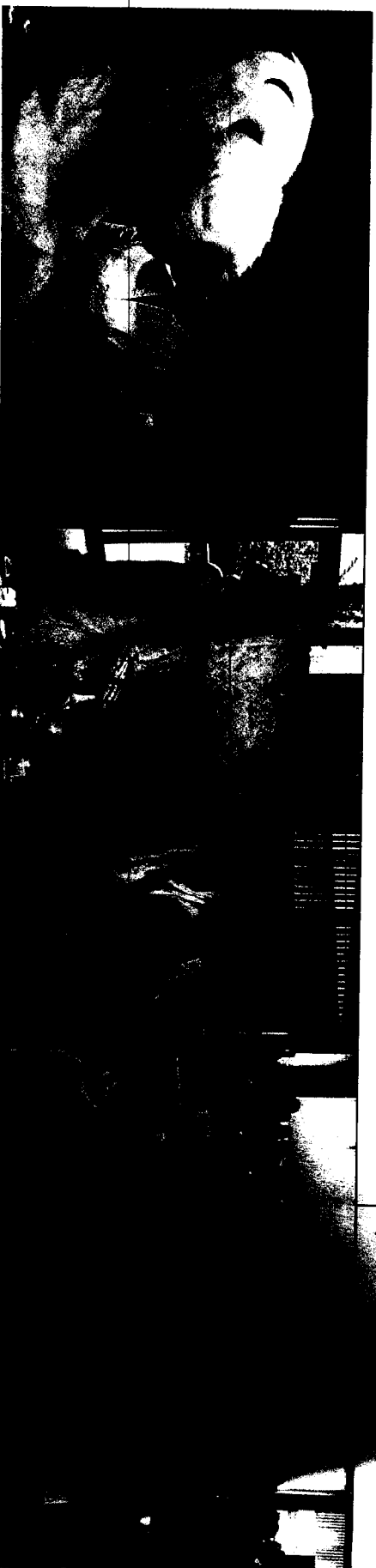
ways. It aided in the relief effort after a devastating flood struck in 1977, including replacing over 4,000 books for the Memorial Library. It has funded numerous art events, including performances by the Symphony Orchestra; hosted a holiday hotline for seniors; and been a prime supporter of Junior Achievement.

"It's been great to see the commitment of MetLife to our home here in Johnstown," said Susan Jack, HRSC and Corporate Licensing, one of the original associates. "We've seen tremendous growth in the types of functions we perform here, but we've stayed the same where it most matters — we care about our company and our customers." ■

**Happy Anniversary,
Johnstown!**



(left) Snoopy shakes hands with Deanna Fisher, IB Operations & Services, who was recognized with 30 years of service. Roseann Layton, center, of CEC looks on. (center and right) Many associates attended the reception to celebrate MetLife's 30 years in Johnstown.



November is National Alzheimer's Disease Awareness Month. In 1982, President Ronald Reagan proclaimed the first Alzheimer's commemoration to raise awareness of this devastating disease. In a cruel twist of fate, President Reagan died of the disease in 2004.

MetLife is a leader in funding the search for a cure for Alzheimer's, a disease that approximately 4.5 million Americans are living with today. That number is projected to grow dramatically as the country ages, and by 2050 between 11.3 - 16 million people will have the disease.

MetLife and MetLife Foundation have invested more than \$15 million for Alzheimer's research and public information programs. A pioneer in supporting Alzheimer's research, MetLife Foundation has provided over \$10 million to scientists for groundbreaking research through its Awards for Medical Research in Alzheimer's disease. The award has grown in stature since it was launched in 1986 and was described in a recent book as the "Oscar" of awards. It is no wonder, MetLife Foundation awardees constitute a who's who of notables in Alzheimer's research. Two went on to win Nobel Prizes.

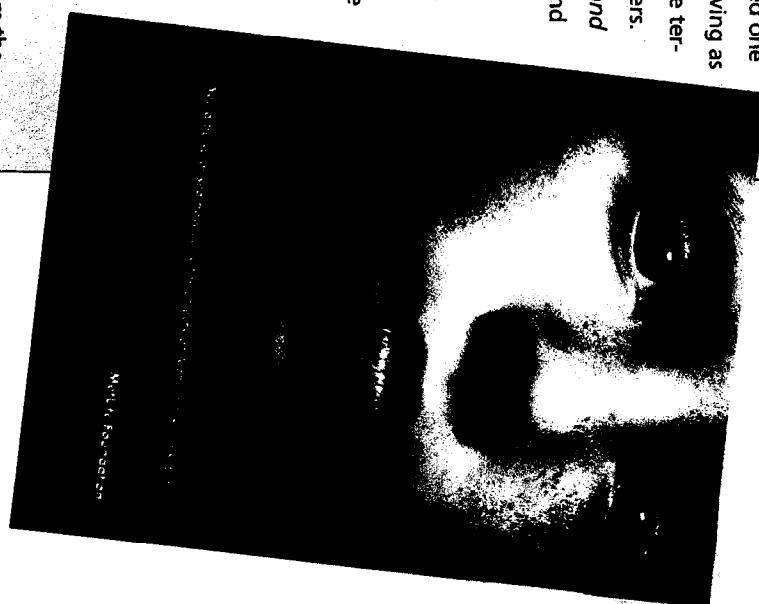
Currently, MetLife Foundation is working with the National Institute on Aging's Alzheimer's Disease Centers on an education campaign stressing Alzheimer's disease research and healthy brain aging. The Foundation also has a long collaboration with the Alzheimer's Association that began in 1984 with the production of a film for caregivers. Recent major grants funded Spanish-language materials and outreach in association with the National Council of La Raza; community awareness programs based on the award-winning PBS documentary, *The Forgetting*; and Safe Return, an assistance program for people with Alzheimer's and related dementia

who wander away from home.

Since the burden of caring for a person with Alzheimer's often falls to a family member, it is appropriate that November is also National Family Caregivers Month. Thirteen percent of American adults have cared for a loved one with Alzheimer's, and one in 10 are currently serving as an Alzheimer's caregiver. A new ad highlights the terrible toll the disease takes on family and caregivers. The ad will appear in *TIME Magazine*, *US News and World Report*, *USA Today*, the *New York Times* and *Care Magazine* in November.

To help caregivers of those with Alzheimer's disease, the MetLife Mature Market Institute has just released the latest guide in its *Since You Care* series, publications designed for those who are providing care to older relatives or other loved ones. Free to the public, the guide features advice and guidance for the challenges Alzheimer's caregivers face. The guide, which can be accessed on www.metlife.com, under MetLife Mature Market Institute, was prepared in cooperation with the National Alliance for Caregiving. The Alliance also received support from the Foundation for the *National Caregiver Survey of Older Adults*, a benchmark survey touching on all aspects of caregiving. The Foundation is also partnering with the Alliance on a new awards program for community-based organizations providing support to family caregivers.

To find out more about what MetLife is doing in the field of Alzheimer's, visit the Web at www.metlife.com/metlifeandalzheimer



MetLife — A leader in the fight against Alzheimer's

MetLife Foundation's new ad is designed to call attention to Alzheimer's family caregivers. The ad will appear in *TIME Magazine*, *US News and World Report*, *USA Today*, the *New York Times* and *Care Magazine* this month.

MetLife International hosts Planning Meeting; growth collaboration are big theme

Support Function

With MetLife International poised to be an important growth engine for the company, members of International's senior management team gathered in Greenwich, CT, for a five-day meeting at the end of September to refine business plans and growth strategies for International that leverage the full power of the enterprise.

They were joined by their MetLife partners from the CAO organization, Finance, Investments and Legal. Also in attendance were President and Chief Operating Officer Rob Henrikson, Senior Executive Vice President and Chief Administrative Officer Cathy Ryan, and Executive Vice President and Chief Information Officer Steve Sheinhait.

The focus of the meeting was to review business plans for 2006-2008, including how to maximize revenue growth, while reducing expenses. MetLife International, now in more markets than ever before, faces unique complexities, but also sizable opportunities for profitability. Partnership was clearly identified as a key success driver for International's profitable growth.

It was the first time this full group had come together in the new regional organizational structure. The meeting also allowed for colleagues from across time zones and cultures to meet face-to-face, share a story or two, and bond. ■

MetLife International's senior management team gathered for a five-day meeting at the end of September in Greenwich, CT.

Korea, and was established to help improve quality of life for children and increase educational opportunities.

The MetLife Korea Foundation announced its first round of contributions to support children's programs, including donations to 17 institutions that promote the welfare of disabled children. MetLife Korea Foundation also plans to open two community children's centers jointly with Korea Food for the Hungry International in Seoul.

In addition, MetLife Korea Foundation will award full scholarships to 160 junior

national President Bill Toppeta, who visited Korea for the launch. "As a market leader in Korea, MetLife is committed to contributing to the economic growth of the country, through its products and services, and also to its social development. The Foundation has been created in order to improve education for children in Korea, and we believe that it will help make a positive difference in the lives of many."

He added: "MetLife Korea Foundation is another example of MetLife's long-term commitment to Korea. I look forward to seeing its contribution to Korean society deepen, along with MetLife's business success here."

Last year, MetLife Korea initiated the 'ID Card for Children' campaign based on its branch network and successfully attracted public attention to various missing child prevention programs.

Also last year, the company launched the 'Charitable Insurance' product, which enables the donation of customers' death benefits to charitable institutions. ■

From left: Stephan Rajotte, VP & Regional Head Asia Pacific; Stu Solomon, MetLife Korea (MLK) CEO & President, MetLife Korea Foundation President; Namjoong Yoon, President of Korea Food for the Hungry International; Sook-Young Kwak, Director of Children's Safety Rights, Ministry of Health and Welfare; MetLife International President Bill Toppeta; Peter Stack, VP, International Communications; Peter Eugene Bartholomew, MLK Foundation Director, COO of IRC Corp; and Thae-Sun Khwang, MLK Foundation Director, CEO of SEI Asset Korea.



Stu Solomon, MLK Foundation President, delivers a contribution to Korea Food for the Hungry International President Namjoong Yoon. This contribution will be used to support children's community centers in Seoul in 2005.

Stu Solomon delivers a contribution to Sook-Ja Nam, Director of the Deungdon Social Welfare Center.

momentum

diversity at MetLife

Be a diversity champion, the theme of Diversity Summit

What can I personally do about diversity? What challenges do we face? What are our goals as a company? Why does it matter so much?

These were just some of the questions addressed at the third annual Diversity Leadership Summit. Held on September 21 and 22, this two-day event hosted by the Office of Diversity brought associates together to examine the enterprise's activities, share successes, talk about challenges, and jumpstart a new year as we prepare for 2006.

"Diversity is vitally important to MetLife's success," said Chairman and CEO Bob Benmosche, who kicked off day 2.

"Diversity brings the best ideas to MetLife and helps us better serve the needs of our customers around the world. At the most senior levels of this organization, there is a strong commitment to the behaviors and actions that yield results. And, we're holding people accountable."

Present at the Summit were members of MetLife's enterprise diversity council and representatives from nine of business diversity committees, local inclusion action teams and MetLife's affinity groups.

The Summit focused on the many ways diversity is embedded in MetLife's business practices, and examined marketplace trends, like the increase in multicultural growth in the U.S. and how we plan on tapping into it. There was also discussion around other shifts in consumer lifestyles, attitudes and preferences that will have a bearing on how we market our products.

What was clear from the Summit was the progress made since the original conference, including for example the roll-out of the diversity drivers and action initiative, which measures actions rather than numerical goals. In the weeks ahead and into 2006, and a ramping up of communication

including a new diversity intranet site; and better resources for our local line of business committees and local inclusion action teams, including a guidelines toolkit and Diversity Resource Center webpage.

SKILL-building exercises and an interactive theater exercise helped attendees talk about how they might better serve as diversity champions too.

Said Denise Singleton, vice president, Office of Diversity: "We come together for this Summit each year to review the year's progress, but also to build upon each other's ideas and learn from each other's challenges and successes. This was a wonderful Summit because everyone understands that diversity is a business necessity that impacts MetLife's sustainability and long-term growth. Now we will build on this momentum in the weeks ahead and into 2006, and wait." ■

At-a-glance

Started: 1990 at the grass-roots level

Mission: To conduct personal and professional development programs that support MetLife's diversity initiatives, thus

Benmosche. Another memorable event was the Power of One, with Nadine Vogel, who saw an opportunity in the special needs marketplace and founded MEND USA.

Most proud of: Dedication to associate development. After MRN successfully offered "Who Moved My Cheese?"

Meet MRN

Part 2 in our series on MetLife's

affinity groups features the Multicultural Resources Network (MRN). MetLife has two other

(GLBT) and Professional Women
at MetLife (PWAM).

Members: open to all associates. Aurora, Long Island City, Convent S... water, Tampa, and as of this Novem...

2005 main including and CEO Bob

curriculum. L&D also recognizes several MRN workshops and credits associates who attend various programs in MyLearning. For more information, or to volunteer, contact: MRN@metlife.com

In 1990 a g... came toge... would suppo... minority asso...

That network, which started at the most grass-roots off-levels, would become MetLife's longest standing affinity group, the Multicultural Resources Network.

It would expand its mission to focus on all associates, and would host its first workshop in 1992.

The rest is history.

Last year, more than 1,000 associates took part in an MRN event. This year, over 800 to date have, with six major programs remaining to complete the year.

That's because MRN offers a strong (and ambitious) mix of workshops and networking events that have broad

appeal. These workshops, which blend business topics with personal growth ones, have included "The 7 Habits of Highly Effective People," "Developing the Leader Within," "Breaking Through the Glass Ceiling," "Preventing Burn Out," and "Managing Your Work Life and Your Career."

In addition, networking activities allow associates to not only learn from each other, but build relationships with MetLife leaders. In 2005, for example, presenters include Executive Group members James Lipscomb and Cathy Rein, in addition to other senior leaders.

"MRN is focused on creating access to opportunity," says Sandy Nunez, who has been with MRN for 13 years. "We want to offer associates new and diverse perspectives to help them be all that they can, not just at MetLife, but in their

personal lives as well.

"The group is run by volunteers, and those volunteers work hard to plan meaningful events, and even put out a newsletter!"

"The work of these associates is just phenomenal," says Vice President Denise Singleton, Office of Diversity. "MRN, and our other affinity groups GLBT and PWAM, have a strong commitment to enriching diversity at MetLife and serve an important role in fostering an inclusive workplace."

A continuing challenge, according to Sandy, is spreading the word about MRN. "We want everyone to know about us! MRN has over the years given associates great resources to help them grow, but we're just warming up. We've got more to do." ■

November is Caregiver's Month. tool Work-Life ASSIST can help you find resources to manage stress and responsibility of caregiving. Learn how to take care of yourself and your loved one. Visit Work-Life ASSIST today.

Caregiver's Month

November 2005

eSERVICE reaches 100,000 MetLife Auto & Home® users

eSERVICE, the enterprise's customer self-service portal, has reached its 2005 stretch goal of 100,000 registered MetLife Auto & Home customer users. Established in 2003, eSERVICE gives customers the capability to service policies, view statements, pay their bills, and much more. Thanks to increased service offerings and the convenience of the eSERVICE Web site, MetLife Auto & Home doubled its customer user base in fewer than twelve months to reach this important milestone.

eSERVICE reflects MetLife's commitment to outstanding customer service, while providing a lower cost alternative to

support MetLife Auto & Home's strategic goal to double its customer base by 2010. eSERVICE offers policyholders best-in-class functionality for billing inquiry and bill payment, auto policy inquiry and ID cards, home policy inquiry and claims.

Each month over 6,000 MetLife Auto & Home customers register for eSERVICE and over \$2.5 million in premiums are collected. eSERVICE is well on its way to becoming a regular part of our customers' interaction with MetLife Auto & Home. ■

celebrating colleagues

Dr. Marcia Satlow



Congratulations to Dr. Marcia Satlow, medical director in our Disability Group in Glastonbury, who recently received a humanitarian award from a coalition of West Indian-American community organizations in Hartford, CT.

This award honored Marcia "for years of dedicated service and professional achievements in the field of medicine and in valuable philanthropic services to needy children in West Indian-American communities."

Marcia's community work includes former service on the board of the

Hartford Action Plan, an organization focused on teen pregnancy in inner cities.

As a Trustee on the Board of the Connecticut Opera, she has been active, too, in exposing inner-city children to the arts, including sponsoring opera performances for children.

Marcia, after a trip carrying medicine to a Jamaican orphanage on behalf of AmeriCares, founded, along with others, a nonprofit. The Circle Of Hands Foundation Inc. is dedicated to meeting

the needs of abandoned children with HIV-AIDS, and assisting in AIDS awareness and prevention in immigrant communities.

She says, "Our children are our investment in the future, how can you not help them? I enjoy my work at MetLife, and I love being able to help people in my community.

"MetLife — and my colleagues especially — have been so supportive and responsive to my volunteer work. It means a lot!" ■

MetLife's Customer Response Center is officially a finalist

MetLife's Customer Response Center has earned the prestigious designation of "Certified Center of

People who are highly customer service-oriented thrive here, according to Tom Purcaro, vice president

certified Center of Excellence. The result of a

Benchmark Portal

Center of Excellence certification is based on a center's ability to exceed rigorously validated, objective performance metrics compared to its industry peer group. Only the top ten percent of centers that apply for certification have earned this designation.

The CRC, with approximately 1,700 associates in Utica, Dayton, Tulsa, and Warwick, is fast-paced, receiving over 26 million calls and e-mails annually.

Customer service consultants provide claims assistance, handle inquiries, help generate sales and leads and perform financial transactions for the lion share of MetLife businesses.

"This can be a very frenetic environment due to the sheer volume of transactions and inquiries we handle," says Priscilla Benjamin, a lead customer service consultant in Tulsa. "But this is a people business, and the people we talk with, one-on-one, each rely on us to help them, to connect them to valuable services or to answer their questions during a time of great need. It's an awesome responsibility."

Certification as a Center of Excellence has become a significant distinction in the call-center industry because certification is based on best-practices metrics. To earn the Center of Excellence designation, a center must undergo rigorous audits.

According to CCDQ's Director of Benchmarking Dr. Anton, "Becoming a

Anyone can respond to calls, but the MetLife Customer Response Center team provides service that satisfies their customers and contributes to shareholder value. This is what makes them a best practice customer contact center."

"Center of Excellence Certification reflects our commitment to delivering increased customer satisfaction, retention, and loyalty while optimizing our resources. It reflects our strong commitment to our people and our customers, and affirms the Customer Response Center's position as a significant contributor to the value of the MetLife Brand," says Tom. "This recognition also shows how dedicated our associates are to achieving CRC's vision: *'We will be the reason our customers are Met for Life.'*" ■

2005 Blood Drive

MetLife®



the
art of
giving
you can
save a life.

Someone somewhere
needs your help.
Be big-hearted,
give blood.

Date: November 21-23

Time: 8:30 a.m.-1:45 p.m.

Location: Conference Center Rooms A, B, & E
Long Island City

For more information, contact Deanna Sainten at 212-578-3786.

All donors will receive
a Black & Decker® Juicer.

First time donors
receive a stuffed
animal, too.



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

Metropolitan Life Insurance Company,)	
)	
Opposer,	)	Opposition No.: 91,162,871
v.)	
	)	[Serial Nos.: 78/313,440; 78/312,615]
Hydentra, L.P.)	
)	
Applicant.)	
)	

**OPPOSER'S OBJECTIONS AND RESPONSES TO APPLICANT'S
FIRST SET OF REQUESTS FOR PRODUCTION OF DOCUMENTS**

Opposer, Metropolitan Life Insurance Company ("Opposer"), by and through its undersigned counsel, hereby serves Opposer's objections and responses to "Applicant's First Set of Requests for Production."

Opposer reserves the right to supplement its objections and responses as appropriate, including as a result of any subsequently discovered or acquired documents or information and/or the resolution of issues presented by objections. These responses and objections are given without waiver of Opposer's rights subsequently to object on any ground, in connection with this action, of any requested document or information.

Request No. 1.:

ALL DOCUMENTS in YOUR possession, custody and control RELATING TO
METART.

Response:



11-15-2005

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials in Opposer's "possession, custody and control" relating to METART. Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request on the ground and to the extent that is overly broad, unduly burdensome, vague, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence to the extent that it may be seeking as it seeks "all documents" that "relate" to METART.

Without waiver of any objection, Opposer states that all documents that relate to METART and are not privileged are documents that were created by or are in the possession of Applicant.

Request No. 2.:

ALL DOCUMENTS in YOUR possession, custody and control RELATING TO METGIRLS.

Response:

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials in Opposer's "possession, custody and control" relating to METGIRLS. Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request on the ground and to the extent that is overly broad, unduly burdensome, vague, oppressive, harassing and thereby not reasonably calculated

to lead to the discovery of admissible evidence to the extent that it may be seeking as it seeks "all documents" that "relate" to METGIRLS.

Without waiver of any objection, Opposer states that all documents that relate to METGIRLS and are not privileged are documents to which Applicant has access.

Request No. 3.:

ALL DOCUMENTS in YOUR possession, custody and control RELATING TO confusion with METART and any mark upon which YOU intend to rely from January 1, 2004 to the present.

Response:

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials "relating to" confusion, which is subject to varying definitions/interpretation and about which Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request, to the extent that it is understood, on the ground and to the extent that is overly broad, unduly burdensome, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence.

Without waiver of any objection, Opposer states that documents "relating to" confusion of the METART mark are available to Applicant and in Applicant's own possession. Without waiver of any objection, Opposer attaches hereto as Exhibit A representative samples of Opposer's trademark Registration Certificates issued by the United States Patent & Trademark Office:

MET -- 1530051
METLINK -- 1598372

METDESK -- 2712168
METLIFE -- 1541862
GET MET. IT PAYS -- 1557174
METFLEX -- 2094829
METFLEX EXEC -- 2940062
METLIFE BANK -- 2599438
METLIFE 2-9 -- 2416038
METLAW -- 2765792
METLIFE BANK -- 2814241
METLIFE ONLINE -- 2125636
METNET -- 2243916
METPAY -- 2206512
MET P&C -- 2076720
METPREMIER -- 2858109
MET-REVIEW -- 1433232
METSELECT -- 2826631

A complete list of U.S. trademark registrations and applications using the METLIFE famous family of marks can be seen by going to the United States Patent & Trademark website at www.uspto.gov.

Request No. 4.:

ALL DOCUMENTS in YOUR possession, custody and control RELATING TO confusion with METGIRLS and any mark upon which YOU intend to rely from January 1, 2004 to the present.

Response:

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials "relating to" confusion, which is subject to varying definitions/interpretation and about which Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request, to the extent that it is understood, on the ground and to the extent that is overly broad, unduly burdensome, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence.

Without waiver of any objection, Opposer states that documents "relating to" confusion relating to the METGIRLS mark are available to Applicant and in Applicant's own possession.

Without waiver of any objection, Opposer attaches hereto as Exhibit A representative samples of Opposer's trademark Registration Certificates issued by the United States Patent & Trademark Office:

MET -- 1530051
METLINK -- 1598372
METDESK -- 2712168
METLIFE -- 1541862
GET MET. IT PAYS -- 1557174
METFLEX -- 2094829
METFLEX EXEC -- 2940062
METLIFE BANK -- 2599438
METLIFE 2-9 -- 2416038
METLAW -- 2765792
METLIFE BANK -- 2814241
METLIFE ONLINE -- 2125636
METNET -- 2243916
METPAY -- 2206512
MET P&C -- 2076720
METPREMIER -- 2858109
MET-REVIEW -- 1433232
METSELECT -- 2826631

A complete list of U.S. trademark registrations and applications using the METLIFE famous family of marks can be seen by going to the United States Patent & Trademark website at www.uspto.gov.

Request No. 5.:

ALL DOCUMENTS in YOUR possession, custody and control RELATING TO any alleged mistake or deception by any PERSON as to the origin and sponsorship of Applicant's proposed services of METART from January 1, 2004 to the present.

Response:

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials "relating to" alleged mistake or deception, which is subject to varying definitions/interpretation and about which Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request, to the extent that it is understood, on the ground and to the extent that is overly broad, unduly burdensome, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence.

Without waiver of any objection, Opposer is not currently aware of any documents in our possession, custody or control relating to any alleged mistake or deception by any person as to the origin and sponsorship of Applicant's proposed services of METART from January 1, 2004 to the present.

Request No. 6.:

ALL DOCUMENTS in YOUR possession, custody and control RELATING TO any alleged mistake or deception by any PERSON as to the origin and sponsorship of Applicant's proposed services of METGIRLS from January 1, 2004 to the present.

Response:

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials "relating to" alleged mistake or deception, which is subject to

varying definitions/interpretation and about which Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request, to the extent that it is understood, on the ground and to the extent that is overly broad, unduly burdensome, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence.

Without waiver of any objection, Opposer is not currently aware of any documents in our possession, custody or control relating to any alleged mistake or deception by any person as to the origin and sponsorship of Applicant's proposed services of METGIRLS from January 1, 2004 to the present.

Request No. 7.:

ALL DOCUMENTS in YOUR possession, custody and control RELATING TO any alleged damages YOU have sustained by the Applicant's use of its mark METGIRLS from January 1, 2004 to the present.

Response:

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials "relating to" alleged damages, which is subject to varying definitions/interpretation and about which Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request, to the extent that it is understood, on the ground and to the extent that is overly broad, unduly burdensome, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence.

Without waiver of any objection, Opposer is not currently aware of any documents in our possession, custody or control relating to any alleged damages sustained by Applicant's use of its mark METART from January 1, 2004 to the present.

Request No. 8.:

ALL DOCUMENTS in YOUR possession, custody and control RELATING TO any alleged damages YOU have sustained by the Applicant's use of its mark METART from January 1, 2004 to the present.

Response:

Opposer objects to this Request on the ground that it is vague and ambiguous to the extent that it asks for materials "relating to" alleged damages, which is subject to varying definitions/interpretation and about which Opposer can not conjecture without Applicant's further clarification of Applicant's intent.

Opposer further objects to this Request, to the extent that it is understood, on the ground and to the extent that is overly broad, unduly burdensome, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence.

Without waiver of any objection, Opposer is not currently aware of any documents in our possession, custody or control relating to any alleged damages sustained by Applicant's use of its mark METART from January 1, 2004 to the present.

Request No. 9.:

All documents and communications that refer to any applications ever filed in the United States, in any state thereof, or in any foreign country, to register trademark rights for each mark upon which Opposer intends to rely.

Response:

Opposer objects to this Request, to the extent that it is understood, on the ground and to the extent that is overly broad, unduly burdensome, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence.

Without waiver of any objection, Opposer attaches hereto as Exhibit A representative samples of Opposer's trademark Registration Certificates issued by the United States Patent & Trademark Office:

MET -- 1530051
METLINK -- 1598372
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METLIFE -- 1541862
GET MET. IT PAYS -- 1557174
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METLIFE BANK -- 2599438
METLIFE 2-9 -- 2416038
METLAW -- 2765792
METLIFE BANK -- 2814241
METLIFE ONLINE -- 2125636
METNET -- 2243916
METPAY -- 2206512
MET P&C -- 2076720
METPREMIER -- 2858109
MET-REVIEW -- 1433232
METSELECT -- 2826631

A complete list of U.S. trademark registrations and applications using the METLIFE famous family of marks can be seen by going to the United States Patent & Trademark website at www.uspto.gov.

Request No. 10.:

All documents and communications that refer to any opinions of counsel obtained by or for Opposer concerning the registrability, validity or enforceability of Applicant's mark "METART".

Response:

Opposer objects to this Request, to the extent that it is understood, on the ground and to the extent that it seeks privileged information. Without waiver of any objection, Opposer states that Opposer will present its evidence, proofs and arguments when appropriate during the evidentiary phase of this proceeding.

Request No. 11.:

All documents and communications that refer to any opinions of counsel obtained by or for Opposer concerning the possible infringement or non-infringement of any marks upon which Opposer intends to rely by Applicant's mark "METART".

Response:

Opposer objects to this Request, to the extent that it is understood, on the ground and to the extent that it seeks privileged information. Without waiver of any objection, Opposer states that Opposer will present its evidence, proofs and arguments when appropriate during the evidentiary phase of this proceeding.

Request No. 12.:

All documents and communications that refer to any opinions of counsel obtained by or for Opposer concerning the registrability, validity or enforceability of Applicant's mark "METGIRLS".

Response:

Opposer objects to this Request, to the extent that it is understood, on the ground and to the extent that it seeks privileged information. Without waiver of any objection, Opposer states that Opposer will present its evidence, proofs and arguments when appropriate during the evidentiary phase of this proceeding.

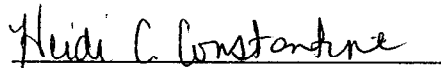
Request No. 13.:

All documents and communications that refer to any opinions of counsel obtained by or for Opposer concerning the possible infringement or non-infringement of any marks upon which Opposer intends to rely by Applicant's mark "METGIRLS".

Response:

Opposer objects to this Request, to the extent that it is understood, on the ground and to the extent that it seeks privileged information. Without waiver of any objection, Opposer states that Opposer will present its evidence, proofs and arguments when appropriate during the evidentiary phase of this proceeding.

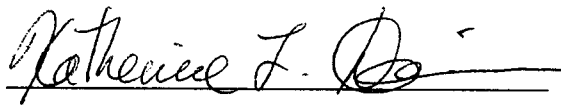
DATED: November 15, 2005


Heidi C. Constantine
Counsel
Metropolitan Life Insurance Company
1 MetLife Plaza
27-01 Queens Plaza North
Long Island City, NY 11101
Telephone: (212) 578-3551
Facsimile: (212) 743-0676

CERTIFICATE OF SERVICE

I hereby certify that on the 15th day of November, 2005, a true and correct copy of the foregoing **OPPOSER'S OBJECTIONS AND RESPONSES TO APPLICANT'S FIRST SET OF REQUESTS FOR PRODUCTION OF DOCUMENTS** has been deposited in the United States mail, postage prepaid and properly addressed to the following:

Anna M. Vradenburgh
Koppel Jacobs Patrick & Heybl
555 St. Charles Drive, Suite 107
Thousand Oaks, California 91360-3984



Int. Cls.: 36 and 42

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 1,541,862

Registered May 30, 1989

**SERVICE MARK
PRINCIPAL REGISTER**

METLIFE

METROPOLITAN LIFE INSURANCE COMPA-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010

FOR: PROVIDING UNDERWRITING AND
ADMINISTRATION SERVICES FOR INDIVID-
UAL AND GROUP LIFE, HEALTH, HOME-
OWNERS, AND AUTOMOBILE INSURANCE,
ANNUITIES, AND PENSION FUNDS; RESI-
DENTIAL AND COMMERCIAL MORTGAGE
LENDING SERVICES; REAL ESTATE BRO-
KERAGE AND MANAGEMENT SERVICES;
MUTUAL FUND BROKERAGE AND INVEST-

MENT SERVICES, IN CLASS 36 (U.S. CLS. 101
AND 102).

FIRST USE 12-31-1968; IN COMMERCE
12-31-1968.

FOR: HEALTH MAINTENANCE ORGANIZA-
TIONS, IN CLASS 42 (U.S. CL. 100).

FIRST USE 12-31-1987; IN COMMERCE
12-31-1987.

OWNER OF U.S. REG. NOS. 1,381,773, 1,433,232
AND OTHERS.

SER. NO. 718,130, FILED 3-23-1988.

G. MAYERSCHOFF, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



Director of the United States Patent and Trademark Office

Int. Cl.: 9

Prior U.S. Cls.: 26 and 38

United States Patent and Trademark Office

Reg. No. 1,598,372

Registered May 29, 1990

**TRADEMARK
PRINCIPAL REGISTER**

METLINK

**METROPOLITAN LIFE INSURANCE COMPA-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

**FOR: PC COMPUTER PROGRAM WHICH
ENABLES GROUP INSURANCE CUSTOMERS
TO ACCESS THEIR INFORMATION AND
DATA WHICH IS STORED ON APPLICANT'S**

**MAINFRAME COMPUTERS, IN CLASS 9 (U.S.
CLS. 26 AND 38).**

**FIRST USE 6-30-1989; IN COMMERCE
7-7-1989.**

OWNER OF U.S. REG. NO. 1,449,018.

SER. NO. 73-831,269, FILED 10-13-1989.

**CATHY THORNSTEINSON, EXAMINING AT-
TORNEY**

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



A handwritten signature in black ink, appearing to read "James H. Moore".

Director of the United States Patent and Trademark Office



Nº 1530051

THE UNITED STATES OF AMERICA

CERTIFICATE OF REGISTRATION

This is to certify that the records of the Patent and Trademark Office show that an application was filed in said Office for registration of the Mark shown herein, a copy of said Mark and pertinent data from the Application being annexed hereto and made a part hereof,

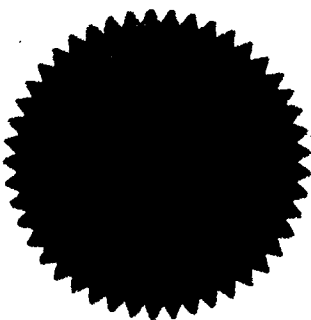
And there having been due compliance with the requirements of the law and with the regulations prescribed by the Commissioner of Patents and Trademarks,

Upon examination, it appeared that the applicant was entitled to have said Mark registered under the Trademark Act of 1946, and the said Mark has been duly registered this day in the Patent and Trademark Office on the

PRINCIPAL REGISTER

to the registrant named herein.

This registration shall remain in force for Twenty Years unless sooner terminated as provided by law.



In Testimony Whereof I have hereunto set my hand and caused the seal of the Patent and Trademark Office to be affixed this fourteenth day of March, 1989.

Commissioner of Patents and Trademarks

NOTICE

This Registration will be canceled by the Commissioner of Patents and Trademarks at the end of six years following the date of registration, unless within one year next preceding the expiration of such six years, the registrant files in the Patent and Trademark Office an affidavit showing that said mark is in use in Commerce or showing that its nonuse is due to special circumstances which excuse such nonuse and is not due to any intention to abandon the mark. A fee of \$100.00 for each class must accompany the affidavit.

Int. Cl.: 36

Prior U.S. Cls.: 101 and 102

United States Patent and Trademark Office

Reg. No. 1,530,051

Registered Mar. 14, 1989

**SERVICE MARK
PRINCIPAL REGISTER**

MET

**METROPOLITAN LIFE INSURANCE COMPAN-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

**FOR: PROVIDING UNDERWRITING AND
ADMINISTRATION SERVICES FOR INDIVID-
UAL AND GROUP LIFE, HEALTH, HOME-
OWNERS, AND AUTOMOBILE INSURANCE,
ANNUITIES, AND PENSION FUNDS; RESI-
DENTIAL AND COMMERCIAL MORTGAGE
LENDING SERVICES; REAL ESTATE BRO-**

**KERAGE AND MANAGEMENT SERVICES;
MUTUAL FUND BROKERAGE AND INVEST-
MENT SERVICES, IN CLASS 36 (U.S. CLS. 101
AND 102).**

**FIRST USE 12-31-1978; IN COMMERCE
12-31-1978.**

**OWNER OF U.S. REG. NOS. 1,381,773,
1,433,231, AND 1,433,232.**

SER. NO. 718,436, FILED 3-24-1988.

G. MAYERSCHOFF, EXAMINING ATTORNEY

The United States of America



Nº 1598372

CERTIFICATE OF REGISTRATION

This is to certify that the records of the Patent and Trademark Office show that an application was filed in said Office for registration of the Mark shown herein, a copy of said Mark and pertinent data from the Application being annexed hereto and made a part hereof,

And there having been due compliance with the requirements of the law and with the regulations prescribed by the Commissioner of Patents and Trademarks,

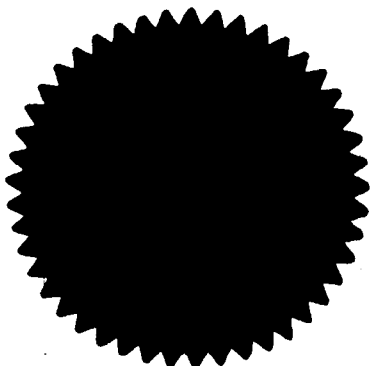
Upon examination, it appeared that the applicant was entitled to have said Mark registered under the Trademark Act of 1946, as amended, and the said Mark has been duly registered this day in the Patent and Trademark Office on the

PRINCIPAL REGISTER

to the registrant named herein.

This registration shall remain in force for TEN years unless sooner terminated as provided by law.

In Testimony Whereof I have hereunto set my hand and caused the seal of the Patent and Trademark Office to be affixed this twenty-ninth day of May 1990.



Harry F. Manbeck, Jr.
Commissioner of Patents and Trademarks

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 2,712,168

Registered Apr. 29, 2003

**SERVICE MARK
PRINCIPAL REGISTER**

METDESK

**METROPOLITAN LIFE INSURANCE COMPANY
(NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

FIRST USE 8-1-1998; IN COMMERCE 8-1-1998.

SN 78-069,917, FILED 6-19-2001.

**FOR: ESTATE PLANNING AND FINANCIAL
PLANNING SERVICES FOR PARENTS OF CHILDREN
WITH SPECIAL NEEDS, IN CLASS 36 (U.S.
CLS. 100, 101 AND 102).**

PRISCILLA MILTON, EXAMINING ATTORNEY

The United States of America



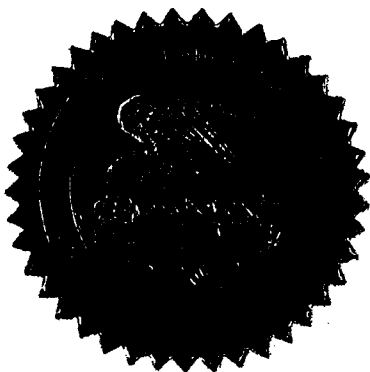
CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office, that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Commissioner of Patents and Trademarks, and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are a part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



Bence Lehman

Commissioner of Patents and Trademarks

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,094,829

United States Patent and Trademark Office

Registered Sep. 9, 1997

**SERVICE MARK
PRINCIPAL REGISTER**

METFLEX

**METROPOLITAN LIFE INSURANCE COMPA-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

**FOR: UNDERWRITING AND ADMINISTRA-
TION OF LIFE INSURANCE SERVICES,
NAMELY, THE OFFERING OF INDIVIDUAL
VARIABLE UNIVERSAL LIFE INSURANCE
PRODUCTS SPECIALLY DESIGNED FOR**

**CORPORATE SPONSORED SUPPLEMENTAL
EXECUTIVE LIFE INSURANCE PLANS, IN
CLASS 36 (U.S. CLS. 100, 101 AND 102).**

**FIRST USE 10-31-1993; IN COMMERCE
10-31-1993.**

SER. NO. 75-145,208, FILED 8-5-1996.

R. M. FEELEY, EXAMINING ATTORNEY



Nº 1557174

THE UNITED STATES OF AMERICA

CERTIFICATE OF REGISTRATION

This is to certify that the records of the Patent and Trademark Office show that an application was filed in said Office for registration of the Mark shown herein, a copy of said Mark and pertinent data from the Application being annexed hereto and made a part hereof,

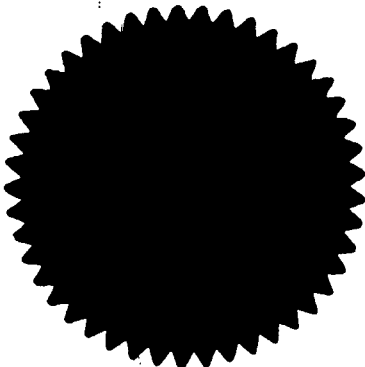
And there having been due compliance with the requirements of the law and with the regulations prescribed by the Commissioner of Patents and Trademarks,

Upon examination, it appeared that the applicant was entitled to have said Mark registered under the Trademark Act of 1946, and the said Mark has been duly registered this day in the Patent and Trademark Office on the

PRINCIPAL REGISTER

to the registrant named herein.

This registration shall remain in force for Twenty Years unless sooner terminated as provided by law.



In Testimony Whereof I have hereunto set my hand and caused the seal of the Patent and Trademark Office to be affixed this nineteenth day of September, 1989.

A handwritten signature in cursive script, reading "Ronald D. Zigg".

Commissioner of Patents and Trademarks

Int. Cls.: 35 and 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 1,557,174

Registered Sep. 19, 1989

**SERVICE MARK
PRINCIPAL REGISTER**

GET MET. IT PAYS.

**METROPOLITAN LIFE INSURANCE COMPAN-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

**FOR: HEALTH CARE COST MANAGEMENT
SERVICES, IN CLASS 35 (U.S. CLS. 100 AND
101).**

**FIRST USE 12-31-1985; IN COMMERCE
12-31-1985.**

**FOR: PROVIDING UNDERWRITING AND
ADMINISTRATION SERVICES FOR INDIVID-
UAL AND GROUP LIFE, HEALTH, HOME-
OWNERS, AND AUTOMOBILE INSURANCE,**

**ANNUITIES, AND PENSION FUNDS; RESI-
DENTIAL AND COMMERCIAL MORTGAGE
LENDING SERVICES; REAL ESTATE BRO-
KERAGE AND MANAGEMENT SERVICES; IN-
VESTMENT SERVICES, IN CLASS 36 (U.S. CLS.
101 AND 102).**

**FIRST USE 12-31-1985; IN COMMERCE
12-31-1985.**

**OWNER OF U.S. REG. NOS. 1,381,773,
1,433,231, AND 1,433,232.**

SER. NO. 719,459, FILED 3-24-1988.

G. MAYERSCHOFF, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

To avoid CANCELLATION of the registration, the owner of the registration must submit a declaration of continued use or excusable non-use between the fifth and sixth years after the registration date. (See next page for more information.) Assuming such a declaration is properly filed, the registration will remain in force for ten (10) years, unless terminated by an order of the Commissioner for Trademarks or a federal court. (See next page for information on maintenance requirements for successive ten-year periods.)



Director of the United States Patent and Trademark Office

REQUIREMENTS TO MAINTAIN YOUR FEDERAL TRADEMARK REGISTRATION

Requirements in the First Ten Years*

What and When to File:

- First Filing: A Declaration of Continued Use (or Excusable Non-use), filed between the 5th and 6th years after the registration date. (See 15 U.S.C. §1058; 37 C.F.R. §2.161.)
- Second Filing: A Declaration of Continued Use (or Excusable Non-use) **and** an Application for Renewal, filed between the 9th and 10th years after the registration date. (See 15 U.S.C. §1058 and §1059; 37 C.F.R. §2.161 and 2.183.)

Requirements in Successive Ten-Year Periods*

What and When to File:

- A Declaration of Continued Use (or Excusable Non-use) **and** an Application for Renewal, filed between each 9th and 10th-year period after the date when the first ten-year period ends. (See 15 U.S.C. §1058 and §1059; 37 C.F.R. §2.161 and 2.183.)

Grace Period Filings*

There is a six-month grace period for filing the documents listed above, with payment of an additional fee.

The U.S. Patent and Trademark Office (USPTO) will **NOT** send you any future notice or reminder of these filing requirements. Therefore, you should contact the USPTO approximately one year prior to the deadlines set forth above to determine the requirements and fees for submission of the required filings.

NOTE: *Electronic forms for the above documents, as well as information regarding current filing requirements and fees, are available online at the USPTO web site:*

www.uspto.gov

**YOUR REGISTRATION WILL BE CANCELLED IF YOU DO NOT
FILE THE DOCUMENTS IDENTIFIED ABOVE DURING THE
SPECIFIED TIME PERIODS.**

*Exception for the Extensions of Protection under the Madrid Protocol:

The holder of an international registration with an extension of protection to the United States must file, under slightly different time periods, a Declaration of Continued Use (or Excusable Non-use) at the USPTO. See 15 U.S.C. §1141k; 37 C.F.R. §7.36. The renewal of an international registration, however, must be filed at the International Bureau of the World Intellectual Property Organization, under Article 7 of the Madrid Protocol. See 15 U.S.C. §1141j; 37 C.F.R. §7.41.

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,940,062

Registered Apr. 12, 2005

**SERVICE MARK
PRINCIPAL REGISTER**

METFLEX EXEC

**METROPOLITAN LIFE INSURANCE COMPANY
(NEW YORK CORPORATION)**

ONE MADISON AVENUE

NEW YORK, NY 10010

FOR: UNDERWRITING AND ADMINISTRATION OF LIFE INSURANCE, NAMELY THE OFFERING OF INDIVIDUAL LIFE INSURANCE PRODUCTS, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 2-1-2004; IN COMMERCE 2-1-2004.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

OWNER OF U.S. REG. NOS. 2,094,829 AND 2,809,518.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "EXEC", APART FROM THE MARK AS SHOWN.

SER. NO. 78-393,802, FILED 3-31-2004.

KIMBERLY FRYE, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION
PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



Director of the United States Patent and Trademark Office

Requirements for Maintaining a Federal Trademark Registration

SECTION 8: AFFIDAVIT OF CONTINUED USE

The registration shall remain in force for 10 years, except that the registration shall be canceled for failure to file an Affidavit of Continued Use under Section 8 of the Trademark Act, 15 U.S.C. §1058, upon the expiration of the following time periods:

- i) At the end of 6 years following the date of registration.
- ii) At the end of each successive 10-year period following the date of registration.

Failure to file a proper Section 8 Affidavit at the appropriate time will result in the cancellation of the registration.

SECTION 9: APPLICATION FOR RENEWAL

The registration shall remain in force for 10 years, subject to the provisions of Section 8, except that the registration shall expire for failure to file an Application for Renewal under Section 9 of the Trademark Act, 15 U.S.C. §1059, at the end of each successive 10-year period following the date of registration.

Failure to file a proper Application for Renewal at the appropriate time will result in the expiration of the registration.

No further notice or reminder of these requirements will be sent to the Registrant by the Patent and Trademark Office. It is recommended that the Registrant contact the Patent and Trademark Office approximately one year before the expiration of the time periods shown above to determine the requirements and fees for the filings required to maintain the registration.

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 2,599,438

Registered July 23, 2002

**SERVICE MARK
PRINCIPAL REGISTER**

METLIFE BANK

METROPOLITAN LIFE INSURANCE COMPANY
(NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010

FOR: BANKING SERVICES; CREDIT CARD SERVICES; RESIDENTIAL AND COMMERCIAL MORTGAGE LENDING SERVICES; REAL ESTATE BROKERAGE AND MANAGEMENT SERVICES; COMMERCIAL FINANCIAL SERVICES, NAMELY COMMERCIAL LENDING SERVICES; RETAIL BANKING SERVICES IN THE NATURE OF ACCEPTANCE OF DEPOSITS FROM RETAIL BANKING CUSTOMERS; UNDERWRITING, BROKERAGE AND ADMINISTRATION SERVICES FOR INDIVIDUAL AND GROUP LIFE, DISABILITY, LONG TERM CARE, DENTAL, PROPERTY AND CASUALTY INSURANCE AND ANNUITIES; MANAGEMENT, ADMINISTRATION, DISTRIBUTION AND BROKERAGE OF MUTUAL FUNDS, INVESTMENT CONTRACTS AND RETIREMENT PLANS; INVEST-

MENT MANAGEMENT SERVICES; ESTATE TRUST MANAGEMENT SERVICES; PROVIDING INFORMATION IN THE FIELDS OF INSURANCE AND FINANCIAL SERVICES VIA A GLOBAL COMPUTER NETWORK, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 10-31-2001; IN COMMERCE 10-31-2001.

OWNER OF U.S. REG. NOS. 1,413,622, 2,125,636, AND OTHERS.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "BANK", APART FROM THE MARK AS SHOWN.

SN 78-002,296, FILED 4-3-2000.

JOHN GARTNER, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



A handwritten signature in cursive script, appearing to read "J. Ford".

Director of the United States Patent and Trademark Office

Requirements for Maintaining a Federal Trademark Registration

SECTION 8: AFFIDAVIT OF CONTINUED USE

The registration shall remain in force for 10 years, except that the registration shall be canceled for failure to file an Affidavit of Continued Use under Section 8 of the Trademark Act, 15 U.S.C. §1058, upon the expiration of the following time periods:

- i) At the end of 6 years following the date of registration.
- ii) At the end of each successive 10-year period following the date of registration.

Failure to file a proper Section 8 Affidavit at the appropriate time will result in the cancellation of the registration.

SECTION 9: APPLICATION FOR RENEWAL

The registration shall remain in force for 10 years, subject to the provisions of Section 8, except that the registration shall expire for failure to file an Application for Renewal under Section 9 of the Trademark Act, 15 U.S.C. §1059, at the end of each successive 10-year period following the date of registration.

Failure to file a proper Application for Renewal at the appropriate time will result in the expiration of the registration.

No further notice or reminder of these requirements will be sent to the Registrant by the Patent and Trademark Office. It is recommended that the Registrant contact the Patent and Trademark Office approximately one year before the expiration of the time periods shown above to determine the requirements and fees for the filings required to maintain the registration.

Int. Cls.: 16 and 36

**Prior U.S. Cls.: 2, 5, 22, 23, 29, 37, 38, 50, 100,
101, and 102**

Reg. No. 2,416,038

United States Patent and Trademark Office

Registered Dec. 26, 2000

**TRADEMARK
SERVICE MARK
PRINCIPAL REGISTER**

METLIFE 2-9

**METROPOLITAN LIFE INSURANCE COMPANY
(NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

**FOR: PRINTED MATERIALS, NAMELY, A KIT
FOR BROKERS COMPRISED OF FORMS AND BRO-
CHURES ON THE SUBJECT OF GROUP INSURANCE
IN THE FIELDS OF LIFE, DISABILITY, AND DEN-
TAL INSURANCE, IN CLASS 16 (U.S. CLS. 2, 5,
22, 23, 29, 37, 38 AND 50).**

**FIRST USE 1-31-1997; IN COMMERCE 1-31-1997.
FOR: UNDERWRITING AND ADMINISTERING
GROUP LIFE, DISABILITY, AND DENTAL INSUR-
ANCE FOR SMALL BUSINESS EMPLOYERS, IN
CLASS 36 (U.S. CLS. 100, 101 AND 102).**

**FIRST USE 1-31-1997; IN COMMERCE 1-31-1997.
OWNER OF U.S. REG. NO. 1,541,862.**

SN 75-167,881, FILED 9-18-1996.

KIMBERLY KREHELY, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



Director of the United States Patent and Trademark Office

Requirements for Maintaining a Federal Trademark Registration

SECTION 8: AFFIDAVIT OF CONTINUED USE

The registration shall remain in force for 10 years, except that the registration shall be canceled for failure to file an Affidavit of Continued Use under Section 8 of the Trademark Act, 15 U.S.C. §1058, upon the expiration of the following time periods:

- i) At the end of 6 years following the date of registration.
- ii) At the end of each successive 10-year period following the date of registration.

Failure to file a proper Section 8 Affidavit at the appropriate time will result in the cancellation of the registration.

SECTION 9: APPLICATION FOR RENEWAL

The registration shall remain in force for 10 years, subject to the provisions of Section 8, except that the registration shall expire for failure to file an Application for Renewal under Section 9 of the Trademark Act, 15 U.S.C. §1059, at the end of each successive 10-year period following the date of registration.

Failure to file a proper Application for Renewal at the appropriate time will result in the expiration of the registration.

No further notice or reminder of these requirements will be sent to the Registrant by the Patent and Trademark Office. It is recommended that the Registrant contact the Patent and Trademark Office approximately one year before the expiration of the time periods shown above to determine the requirements and fees for the filings required to maintain the registration.

Int. Cls.: 36 and 42

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 2,765,792

Registered Sep. 16, 2003

**SERVICE MARK
PRINCIPAL REGISTER**

METLAW

METROPOLITAN LIFE INSURANCE COMPANY
(NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010

FOR: LEGAL SERVICES, IN CLASS 42 (U.S. CLS.
100 AND 101).

FOR: ADMINISTRATION OF LEGAL SERVICES
INSURANCE PLANS AND UNDERWRITING IN-
SURANCE FOR PREPAID LEGAL SERVICES AS AN
EMPLOYEE BENEFIT , IN CLASS 36 (U.S. CLS. 100,
101 AND 102).

FIRST USE 6-1-2002; IN COMMERCE 6-1-2002.

SN 78-135,752, FILED 6-14-2002.

FIRST USE 6-1-2002; IN COMMERCE 6-1-2002.

BARBARA BROWN, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



A handwritten signature in black ink, reading "Jon W. I. Dudas".

Acting Director of the United States Patent and Trademark Office

Requirements for Maintaining a Federal Trademark Registration

SECTION 8: AFFIDAVIT OF CONTINUED USE

The registration shall remain in force for 10 years, except that the registration shall be canceled for failure to file an Affidavit of Continued Use under Section 8 of the Trademark Act, 15 U.S.C. §1058, upon the expiration of the following time periods:

- i) At the end of 6 years following the date of registration.
- ii) At the end of each successive 10-year period following the date of registration.

Failure to file a proper Section 8 Affidavit at the appropriate time will result in the cancellation of the registration.

SECTION 9: APPLICATION FOR RENEWAL

The registration shall remain in force for 10 years, subject to the provisions of Section 8, except that the registration shall expire for failure to file an Application for Renewal under Section 9 of the Trademark Act, 15 U.S.C. §1059, at the end of each successive 10-year period following the date of registration.

Failure to file a proper Application for Renewal at the appropriate time will result in the expiration of the registration.

No further notice or reminder of these requirements will be sent to the Registrant by the Patent and Trademark Office. It is recommended that the Registrant contact the Patent and Trademark Office approximately one year before the expiration of the time periods shown above to determine the requirements and fees for the filings required to maintain the registration.

Int. Cl.: 9

Prior U.S. Cls.: 21, 23, 26, 36, and 38

United States Patent and Trademark Office

Reg. No. 2,814,241

Registered Feb. 10, 2004

**TRADEMARK
PRINCIPAL REGISTER**

METLIFE BANK

**METROPOLITAN LIFE INSURANCE COMPANY
(NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

FIRST USE 6-1-2000; IN COMMERCE 6-1-2000.

**OWNER OF U.S. REG. NOS. 1,699,935, 2,125,636,
AND 2,599,438.**

**FOR: MAGNETIC CODED CARDS FOR BANK-
ING; ENCODED INTEGRATED CIRCUIT CARDS
CONTAINING PROGRAMMING USED FOR FI-
NANCIAL TRANSACTIONS IN THE FIELD OF
BANKING; CREDIT CARDS; DEBIT CARDS; PRE-
PAID PURCHASING AND PAYMENT CARDS,
MAGNETICALLY ENCODED, IN CLASS 9 (U.S.
CLS. 21, 23, 26, 36 AND 38).**

**NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "BANK", APART FROM THE
MARK AS SHOWN.**

SN 78-164,007, FILED 9-13-2002.

MICHAEL WEBSTER, EXAMINING ATTORNEY

The United States of America



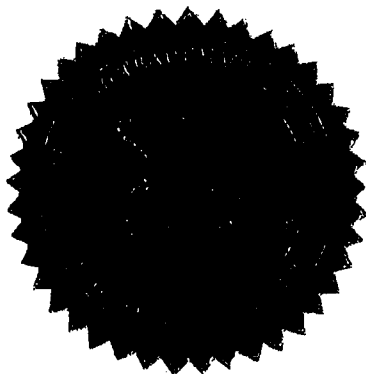
CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office, that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Commissioner of Patents and Trademarks, and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are a part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



Bence Lehman

Commissioner of Patents and Trademarks

Int. Cls.: 36 and 42

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,125,636

United States Patent and Trademark Office

Registered Dec. 30, 1997

**SERVICE MARK
PRINCIPAL REGISTER**

METLIFE ONLINE

**METROPOLITAN LIFE INSURANCE COMPA-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

**FOR: PROVIDING ONLINE INFORMATION
ON FINANCIAL SERVICES, NAMELY, LIFE
INSURANCE PRODUCTS, BY MEANS OF A
GLOBAL COMPUTER INFORMATION NET-
WORK , IN CLASS 36 (U.S. CLS. 100, 101 AND
102).**

**FIRST USE 9-9-1996; IN COMMERCE
9-9-1996.**

**FOR: PROVIDING ONLINE INFORMATION
ABOUT A WIDE VARIETY OF TOPICS OF**

**GENERAL INTEREST TO CONSUMERS, BY
MEANS OF A GLOBAL COMPUTER INFOR-
MATION NETWORK, IN CLASS 42 (U.S. CLS.
100 AND 101).**

**FIRST USE 12-17-1995; IN COMMERCE
12-17-1995.**

OWNER OF U.S. REG. NO. 1,541,862.

**NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "ON-LINE", APART FROM
THE MARK AS SHOWN.**

SER. NO. 75-223,306, FILED 1-9-1997.

**JOAN LESLIE BISHOP, EXAMINING ATTOR-
NEY**

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office, that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Commissioner of Patents and Trademarks, and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are a part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



A handwritten signature in cursive script, reading "L. Todd Pichini".

Acting Commissioner of Patents and Trademarks

Maintenance Requirements

Section 8: This registration will be cancelled after six (6) years by the Commissioner of Patents and Trademarks, *UNLESS, before the end of the sixth year following the date of registration shown on this certificate*, the registrant files in the U.S. Patent and Trademark Office an affidavit of continued use as required by Section 8 of the Trademark Act of 1946, 15 U.S.C. §1058, as Amended. It is recommended that the Registrant contact the Patent and Trademark Office approximately five years after the date shown on this registration to determine the requirements and fees for filing a Section 8 affidavit that are in effect at that time. Currently a fee and a specimen showing how the mark is used in commerce are required for *each* international class of goods and/or services identified in the certificate of registration and both must be enclosed with the affidavit.

Section 9: This registration will expire by law after ten (10) years, *UNLESS, before the end of the tenth year following the date of registration shown on this certificate*, the registrant files in the U.S. Patent and Trademark Office an application for renewal of the registration as required by Section 9 of the Trademark Act of 1946, 15 U.S.C. §1059, as Amended. It is recommended that the Registrant contact the Patent and Trademark Office approximately nine years after the date shown on this registration to determine the requirements and fees for filing a Section 9 application for renewal that are in effect at that time. Currently a fee and a specimen showing how the mark is used in commerce are required for *each* international class of goods and/or services identified in the certificate of registration and both must be enclosed with the application for renewal.

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,243,916

United States Patent and Trademark Office

Registered May 4, 1999

**SERVICE MARK
PRINCIPAL REGISTER**

METNET

**METROPOLITAN LIFE INSURANCE COMPA-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

**FOR: COMMERCIAL MORTGAGE LENDING
AND SERVICING, AND REAL ESTATE IN-
VESTMENT SERVICES, IN CLASS 36 (U.S. CLS.
100, 101 AND 102).**

**FIRST USE 9-30-1996; IN COMMERCE
9-30-1996.**

OWNER OF U.S. REG. NO. 1,530,051.

SN 75-978,022, FILED 8-7-1996.

RUSS HERMAN, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office, that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Commissioner of Patents and Trademarks, and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are a part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.

SEAL

Commissioner of Patents and Trademarks

Maintenance Requirements

Section 8: This registration will be cancelled after six (6) years by the Commissioner of Patents and Trademarks, *UNLESS, before the end of the sixth year following the date of registration shown on this certificate*, the registrant files in the U.S. Patent and Trademark Office an affidavit of continued use as required by Section 8 of the Trademark Act of 1946, 15 U.S.C. §1058, as Amended. **It is recommended that the Registrant contact the Patent and Trademark Office approximately five years after the date shown on this registration to determine the requirements and fees for filing a Section 8 affidavit that are in effect at that time.** Currently a fee and a specimen showing how the mark is used in commerce are required for *each* international class of goods and/or services identified in the certificate of registration and both must be enclosed with the affidavit.

Section 9: This registration will expire by law after ten (10) years, *UNLESS, before the end of the tenth year following the date of registration shown on this certificate*, the registrant files in the U.S. Patent and Trademark Office an application for renewal of the registration as required by Section 9 of the Trademark Act of 1946, 15 U.S.C. §1059, as Amended. **It is recommended that the Registrant contact the Patent and Trademark Office approximately nine years after the date shown on this registration to determine the requirements and fees for filing a Section 9 application for renewal that are in effect at that time.** Currently a fee and a specimen showing how the mark is used in commerce are required for *each* international class of goods and/or services identified in the certificate of registration and both must be enclosed with the application for renewal.

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,206,512

United States Patent and Trademark Office

Registered Dec. 1, 1998

**SERVICE MARK
PRINCIPAL REGISTER**

METPAY

**METROPOLITAN LIFE INSURANCE COMPA-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

**FOR: ADMINISTRATION AND UNDER-
WRITING OF PERSONAL PROPERTY AND
CASUALTY INSURANCE, NAMELY, HOME-
OWNERS, FIRE, EXCESS LIABILITY, BOA-
TOWNERS AND AUTOMOBILE INSURANCE;
ADMINISTRATION AND PROCESSING OF IN-
SURANCE CLAIMS; ELECTRONIC GROUP**

**PAYROLL DEDUCTION PROCESSING OF IN-
SURANCE PAYMENT DATA; PROVIDING IN-
FORMATION ON PERSONAL PROPERTY IN-
SURANCE REVIEW AND QUOTES BY MEANS
OF A GLOBAL COMPUTER NETWORK, IN
CLASS 36 (U.S. CLS. 100, 101 AND 102).**

**FIRST USE 6-7-1977; IN COMMERCE
6-7-1977.**

SER. NO. 75-257,507, FILED 3-14-1997.

MARY CRAWFORD, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office, that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Commissioner of Patents and Trademarks, and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are a part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



Bruce Lehman

Commissioner of Patents and Trademarks

Maintenance Requirements

Section 8: This registration will be cancelled after six (6) years by the Commissioner of Patents and Trademarks, *UNLESS, before the end of the sixth year following the date of registration shown on this certificate*, the registrant files in the U.S. Patent and Trademark Office an affidavit of continued use as required by Section 8 of the Trademark Act of 1946, 15 U.S.C. §1058, as Amended. It is recommended that the Registrant contact the Patent and Trademark Office approximately five years after the date shown on this registration to determine the requirements and fees for filing a Section 8 affidavit that are in effect at that time. Currently a fee and a specimen showing how the mark is used in commerce are required for *each* international class of goods and/or services identified in the certificate of registration and both must be enclosed with the affidavit.

Section 9: This registration will expire by law after ten (10) years, *UNLESS, before the end of the tenth year following the date of registration shown on this certificate*, the registrant files in the U.S. Patent and Trademark Office an application for renewal of the registration as required by Section 9 of the Trademark Act of 1946, 15 U.S.C. §1059, as Amended. It is recommended that the Registrant contact the Patent and Trademark Office approximately nine years after the date shown on this registration to determine the requirements and fees for filing a Section 9 application for renewal that are in effect at that time. Currently a fee and a specimen showing how the mark is used in commerce are required for *each* international class of goods and/or services identified in the certificate of registration and both must be enclosed with the application for renewal.

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,076,720

United States Patent and Trademark Office

Registered July 8, 1997

**SERVICE MARK
PRINCIPAL REGISTER**

MET P&C

METROPOLITAN LIFE INSURANCE COMPA-
NY (DELAWARE CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010

FOR: UNDERWRITING AND ADMINISTER-
ING PROPERTY AND CASUALTY INSUR-
ANCE COVERAGE OF HOMES AND VEHI-
CLES, IN CLASS 36 (U.S. CLS. 100, 101 AND
102).

FIRST USE 12-31-1990; IN COMMERCE
12-31-1990.

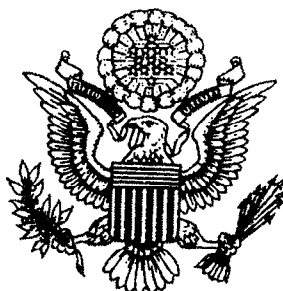
OWNER OF U.S. REG. NO. 1,530,051 AND
OTHERS.

NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "P&C", APART FROM THE
MARK AS SHOWN.

SER. NO. 74-644,451, FILED 3-10-1995.

H. M. FISHER, EXAMINING ATTORNEY

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

To avoid CANCELLATION of the registration, the owner of the registration must submit a declaration of continued use or excusable non-use between the fifth and sixth years after the registration date. (See next page for more information.) Assuming such a declaration is properly filed, the registration will remain in force for ten (10) years, unless terminated by an order of the Commissioner for Trademarks or a federal court. (See next page for information on maintenance requirements for successive ten-year periods.)



Jon W. I. Dudas

Acting Director of the United States Patent and Trademark Office

REQUIREMENTS TO MAINTAIN YOUR FEDERAL TRADEMARK REGISTRATION

Requirements in the First Ten Years*

What and When to File:

- First Filing: A Declaration of Continued Use (or Excusable Non-use), filed between the 5th and 6th years after the registration date. (See 15 U.S.C. §1058; 37 C.F.R. §2.161.)
- Second Filing: A Declaration of Continued Use (or Excusable Non-use) **and** an Application for Renewal, filed between the 9th and 10th years after the registration date. (See 15 U.S.C. §1058 and §1059; 37 C.F.R. §2.161 and 2.183.)

Requirements in Successive Ten-Year Periods*

What and When to File:

- A Declaration of Continued Use (or Excusable Non-use) **and** an Application for Renewal, filed between each 9th and 10th-year period after the date when the first ten-year period ends. (See 15 U.S.C. §1058 and §1059; 37 C.F.R. §2.161 and 2.183.)

Grace Period Filings*

There is a six-month grace period for filing the documents listed above, with payment of an additional fee.

The U.S. Patent and Trademark Office (USPTO) will **NOT** send you any future notice or reminder of these filing requirements. Therefore, you should contact the USPTO approximately one year prior to the deadlines set forth above to determine the requirements and fees for submission of the required filings.

NOTE: *Electronic forms for the above documents, as well as information regarding current filing requirements and fees, are available online at the USPTO web site:*

www.uspto.gov

**YOUR REGISTRATION WILL BE CANCELLED IF YOU DO NOT
FILE THE DOCUMENTS IDENTIFIED ABOVE DURING THE
SPECIFIED TIME PERIODS.**

*Exception for the Extensions of Protection under the Madrid Protocol:
The holder of an international registration with an extension of protection to the United States must file, under slightly different time periods, a Declaration of Continued Use (or Excusable Non-use) at the USPTO. See 15 U.S.C. §1141k; 37 C.F.R. §7.36. The renewal of an international registration, however, must be filed at the International Bureau of the World Intellectual Property Organization, under Article 7 of the Madrid Protocol. See 15 U.S.C. §1141j; 37 C.F.R. §7.41.

Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,858,109

Registered June 29, 2004

**SERVICE MARK
PRINCIPAL REGISTER**

METPREMIER

**METROPOLITAN LIFE INSURANCE COMPANY
(NEW YORK CORPORATION)
LAW DEPARTMENT
ONE MADISON AVENUE
NEW YORK, NY 10010**

FIRST USE 7-1-2003; IN COMMERCE 7-1-2003.

**OWNER OF U.S. REG. NOS. 1,530,051, 2,741,948
AND OTHERS.**

**FOR: FINANCIAL SERVICES, NAMELY, THE
UNDERWRITING AND ADMINISTRATION OF IN-
VESTMENT PLANS, DEFINED CONTRIBUTION
PLANS, AND, RETIREMENT PLANNING SERVI-
CES, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).**

SER. NO. 78-275,919, FILED 7-18-2003.

JENNIFER KRISP, EXAMINING ATTORNEY

Int. Cl.: 36

Prior U.S. Cl.: 102

United States Patent and Trademark Office

Reg. No. 1,433,232

Registered Mar. 17, 1987

**SERVICE MARK
PRINCIPAL REGISTER**

MET-REVIEW

METROPOLITAN LIFE INSURANCE COMPA-
NY (NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010

ANCE CLAIMS REVIEW SERVICES TO HELP
CONTAIN COSTS, IN CLASS 36 (U.S. CL. 102).
FIRST USE 9-0-1982; IN COMMERCE
9-0-1982.

FOR: PROVIDING MEDICAL NECESSITY
AND NEED FOR HOSPITALIZATION INSUR-

SER. NO. 603,363, FILED 6-9-1986.

G. MAYERSCHOFF, EXAMINING ATTORNEY

REGISTERED FOR A TERM OF 20 YEARS FROM Mar. 17, 1987



Certified to be a true copy of the registration
issued by the United States Patent & Trademark
Office, which registration is in full force
and effect. Record title is in Registrant

G. C. Weyler

[Signature]
COMMISSIONER OF PATENTS
AND TRADEMARKS

The United States of America



CERTIFICATE OF REGISTRATION PRINCIPAL REGISTER

The Mark shown in this certificate has been registered in the United States Patent and Trademark Office to the named registrant.

The records of the United States Patent and Trademark Office show that an application for registration of the Mark shown in this Certificate was filed in the Office; that the application was examined and determined to be in compliance with the requirements of the law and with the regulations prescribed by the Director of the United States Patent and Trademark Office; and that the Applicant is entitled to registration of the Mark under the Trademark Act of 1946, as Amended.

A copy of the Mark and pertinent data from the application are part of this certificate.

This registration shall remain in force for TEN (10) years, unless terminated earlier as provided by law, and subject to compliance with the provisions of Section 8 of the Trademark Act of 1946, as Amended.



A handwritten signature in cursive script, reading "Jon W. I. Dudas".

Acting Director of the United States Patent and Trademark Office

Requirements for Maintaining a Federal Trademark Registration

SECTION 8: AFFIDAVIT OF CONTINUED USE

The registration shall remain in force for 10 years, except that the registration shall be canceled for failure to file an Affidavit of Continued Use under Section 8 of the Trademark Act, 15 U.S.C. §1058, upon the expiration of the following time periods:

- i) At the end of 6 years following the date of registration.
- ii) At the end of each successive 10-year period following the date of registration.

Failure to file a proper Section 8 Affidavit at the appropriate time will result in the cancellation of the registration.

SECTION 9: APPLICATION FOR RENEWAL

The registration shall remain in force for 10 years, subject to the provisions of Section 8, except that the registration shall expire for failure to file an Application for Renewal under Section 9 of the Trademark Act, 15 U.S.C. §1059, at the end of each successive 10-year period following the date of registration.

Failure to file a proper Application for Renewal at the appropriate time will result in the expiration of the registration.

No further notice or reminder of these requirements will be sent to the Registrant by the Patent and Trademark Office. It is recommended that the Registrant contact the Patent and Trademark Office approximately one year before the expiration of the time periods shown above to determine the requirements and fees for the filings required to maintain the registration.

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 2,826,631

Registered Mar. 23, 2004

**SERVICE MARK
PRINCIPAL REGISTER**

METSELECT

**METROPOLITAN LIFE INSURANCE COMPANY
(NEW YORK CORPORATION)
ONE MADISON AVENUE
NEW YORK, NY 10010**

FIRST USE 1-1-2003; IN COMMERCE 1-1-2003.

OWNER OF U.S. REG. NO. 2,212,076.

**FOR: INVESTMENT MANAGEMENT; PENSIONS,
NAMELY THE UNDERWRITING AND ADMINIS-
TRATION OF DEFINED CONTRIBUTION PLANS;
MUTUAL FUND INVESTMENT SERVICES; IN-
VESTMENT INFORMATION AND GUIDANCE, IN
CLASS 36 (U.S. CLS. 100, 101 AND 102).**

SN 78-214,330, FILED 2-13-2003.

JENNIFER KRISP, EXAMINING ATTORNEY

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

Metropolitan Life Insurance Company,)	
)	
Opposer,	)	Opposition No.: 91,162,871
v.)	
	)	[Serial Nos.: 78/313,440; 78/312,615]
Hydentra, L.P.)	
)	
Applicant.)	
)	

**OPPOSER'S OBJECTIONS AND RESPONSES TO
APPLICANT'S REQUEST FOR ADMISSIONS (FIRST SET)**

Opposer, Metropolitan Life Insurance Company ("Opposer"), by and through its undersigned counsel, hereby serves Opposer's objections and responses to "Applicant's Requests for Admissions (First Set)."

Opposer reserves the right to supplement its objections and responses as appropriate, including as a result of any subsequently discovered information and/or the resolution of issues presented by objections. These responses and objections are given without waiver of Opposer's rights subsequently to object on any ground, in connection with this action, of any request.

Request No. 1.:

Admit that Opposer is not aware of any actual confusion between any mark listed in Paragraph 1 and 2 of the Notice of Opposition and Applicant's mark METART.

Response:

Denied.

Request No. 2.:

Admit that Opposer is not aware of any actual confusion between any mark listed in Paragraph 1 and 2 of the Notice of Opposition and Applicant's mark METGIRLS.

Response:

Denied.

Request No. 3.:

Admit that the Metropolitan Museum of Art located in New York City is commonly referred to as the MET.

Response:

Denied.

Request No. 4.:

Admit that a professional New York baseball team located in New York City is known as the METS.

Response:

Denied.

Request No. 5.:

Admit that the Metropolitan Opera located in New York City is commonly referred to as the MET.

Response:

Denied.

DATED: November 15, 2005

Heidi C. Constantine

Heidi C Constantine

Counsel

Metropolitan Life Insurance Company

1 MetLife Plaza

27-01 Queens Plaza North

Long Island City, NY 11101

Telephone: (212) 578-3551

Facsimile: (212) 743-0676

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

Metropolitan Life Insurance Company,)	
)	
Opposer,	)	Opposition No.: 91,162,871
v.)	
	)	[Serial Nos.: 78/313,440; 78/312,615]
Hydentra, L.P.)	
)	
Applicant.)	
)	

**OPPOSER'S OBJECTIONS AND RESPONSES TO
APPLICANT'S REQUEST FOR ADMISSIONS (FIRST SET)**

Opposer, Metropolitan Life Insurance Company ("Opposer"), by and through its undersigned counsel, hereby serves Opposer's objections and responses to "Applicant's Requests for Admissions (First Set)."

Opposer reserves the right to supplement its objections and responses as appropriate, including as a result of any subsequently discovered information and/or the resolution of issues presented by objections. These responses and objections are given without waiver of Opposer's rights subsequently to object on any ground, in connection with this action, of any request.

Request No. 1.:

Admit that Opposer is not aware of any actual confusion between any mark listed in Paragraph 1 and 2 of the Notice of Opposition and Applicant's mark METART.

Response:

Denied.

Request No. 2.:

Admit that Opposer is not aware of any actual confusion between any mark listed in Paragraph 1 and 2 of the Notice of Opposition and Applicant's mark METGIRLS.

Response:

Denied.

Request No. 3.:

Admit that the Metropolitan Museum of Art located in New York City is commonly referred to as the MET.

Response:

Denied.

Request No. 4.:

Admit that a professional New York baseball team located in New York City is known as the METS.

Response:

Denied.

Request No. 5.:

Admit that the Metropolitan Opera located in New York City is commonly referred to as the MET.

Response:

Denied.

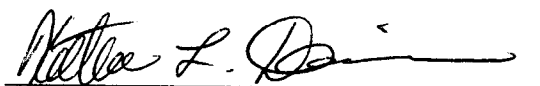
DATED: November 15, 2005

Heidi C Constantine
Counsel
Metropolitan Life Insurance Company
1 MetLife Plaza
27-01 Queens Plaza North
Long Island City, NY 11101
Telephone: (212) 578-3551
Facsimile: (212) 743-0676

CERTIFICATE OF SERVICE

I hereby certify that on the 15th day of November, 2005, a true and correct copy of the foregoing **OPPOSER'S OBJECTIONS AND RESPONSES TO APPLICANT'S REQUEST FOR ADMISSIONS (FIRST SET)** has been deposited in the United States mail via Express Mail, postage prepaid and properly addressed to the following:

Anna M. Vradenburgh
Koppel Jacobs Patrick & Heybl
555 St. Charles Drive, Suite 107
Thousand Oaks, California 91360-3984



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

Metropolitan Life Insurance Company,)	
)	
Opposer,	)	Opposition No.: 91,162,871
v.)	
)	
Hydentra, L.P.	)	[Serial Nos.: 78/313,440; 78/312,615]
)	
Applicant.)	
)	

**OPPOSER'S ADDITIONAL OBJECTIONS AND RESPONSES TO
APPLICANT'S SECOND SET OF INTERROGATORIES TO OPPOSER**

Opposer, Metropolitan Life Insurance Company ("Opposer"), by and through its undersigned counsel, hereby serves Opposer's objections and responses to "Applicant's Second Set of Interrogatories to Opposer."

Opposer reserves the right to supplement its objections and responses as appropriate, including as a result of any subsequently discovered or acquired documents or information and/or the resolution of issues presented by objections. These responses and objections are given without waiver of Opposer's rights subsequently to object on any ground, in connection with this action, of any requested document or information.

Interrogatory No. 1.:

Please provide a complete listing of every use you have made of the marks listed in paragraphs 1 and 2 of the Notice of Opposition, and the dates of each use, including, but not limited to, use of these marks on web sites, advertisements, brochures, marketing materials, text

and photographs showing use of the term MET alone, or in conjunction with other terms that support Opposer's contentions set forth in paragraph 3 of Opposer's opposition.

Response:

Opposer objects to this Interrogatory on the ground and to the extent that is overly broad, unduly burdensome, vague, oppressive, harassing and thereby not reasonably calculated to lead to the discovery of admissible evidence insofar as it seeks "... a complete listing of every use... made of the marks... and the dates of each use [emphasis added]."

Opposer further objects to this Interrogatory to the extent that it seeks information "that support[s] Opposer's contentions...", on ground that it calls for a legal conclusion. Opposer will present its evidence, proofs and arguments when appropriate during the evidentiary phase of this proceeding.

Without waiver of any objection, Opposer states that samples of Opposer's website usage of the marks are available to Applicant at *www.metlife.com*. Without waiver of any objection, Opposer states that representative samples of materials evidencing Opposer's use of the marks have been attached to Exhibits A and B of Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Productions of Documents.

DATED: November 15, 2005

Heidi C. Constantine
Heidi C. Constantine
Counsel
Metropolitan Life Insurance Company
1 MetLife Plaza
27-01 Queens Plaza North
Long Island City, NY 11101
Telephone: (212) 578-3551
Facsimile: (212) 743-0676

CERTIFICATE OF SERVICE

I hereby certify that on the 15th day of November, 2005, a true and correct copy of the foregoing **OPPOSER'S ADDITIONAL OBJECTIONS AND RESPONSES TO APPLICANT'S SECOND SET OF INTERROGATORIES TO OPPOSER** has been deposited in the United States mail via Express Mail, postage prepaid and properly addressed to the following:

Anna M. Vradenburgh
Koppel Jacobs Patrick & Heybl
555 St. Charles Drive, Suite 107
Thousand Oaks, California 91360-3984



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD**

Metropolitan Life Insurance Company,)	
)	
Opposer,	)	Opposition No.: 91,162,871
v.)	
	)	[Serial Nos.: 78/313,440; 78/312,615]
Hydentra, L.P.)	
)	
Applicant.)	
)	

**OPPOSER'S OBJECTIONS AND RESPONSES TO
APPLICANT'S FIRST SET OF INTERROGATORIES TO OPPOSER**

Opposer, Metropolitan Life Insurance Company ("Opposer"), by and through its undersigned counsel, hereby serves Opposer's objections and responses to "Applicant's First Set of Interrogatories to Opposer."

Opposer reserves the right to supplement its objections and responses as appropriate, including as a result of any subsequently discovered or acquired documents or information and/or the resolution of issues presented by objections. These responses and objections are given without waiver of Opposer's rights subsequently to object on any ground, in connection with this action, of any requested document or information.

Interrogatory No. 1.:

State all facts that support YOUR allegation in Paragraph five (5) in the Notice of Opposition that "Applicant's marks are a simulation and colorable imitation of, and so resemble MetLife's mark and family of marks..."

Response:

Opposer objects to this Interrogatory to the extent that it seeks information "that support[s] [Opposer's] allegation..." on ground that it calls for a legal conclusion.

Without waiver of any objection, Opposer states that samples of Opposer's website usage of the marks are available to Applicant at *www.metlife.com*. In addition, Opposer contends that use of the METART and METGIRLS marks in association with pornography could be interpreted by the common consumer as indicating that Applicant's use showed photographs of nude women who work at or with Opposer or that such pornography is endorsed or otherwise affiliated with Opposer. Examples of this type of use are "The Women of Walmart" in Playboy Magazine, which features nude photographs of employees of Walmart. Similarly here, METGIRLS and METART will likely confuse consumers into believing that the METGIRLS of METART are employees of METLIFE. Also without waiver of any objection, Opposer further states that Opposer has provided representative samples of advertisements, brochures, marketing materials, text and photographs showing Opposer's use of the METLIFE family of famous trademarks and service marks attached as Exhibit A to Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Production of Documents.

Opposer uses its METLIFE family of famous trademarks and service marks for a variety of goods and services, including philanthropy within the arts community. Use of the term MET, in association with a generic term, would lead the common consumer to become confused, mistaken or deceived as to the source, sponsorship, affiliation or relationship between Applicant's services and Opposer's famous family of marks. Therefore Applicant's use of METGIRLS and METART are likely to dilute the strength of Opposer's marks.

Interrogatory No. 2.:

Identify all Witnesses that support YOUR allegation in Paragraph five (5) in the Notice of Opposition that "Applicant's marks are a simulation and colorable imitation of, and so resemble MetLife's mark and family of marks..."

Response:

Opposer objects to this Interrogatory to the extent that it seeks information "that support[s] [Opposer's] allegation..." on ground that it calls for a legal conclusion.

Without waiver of any objection, Opposer identifies Beth Hirschhorn, Vice President, Global Brand and Marketing Services. Opposer reserves the right to add witnesses.

Interrogatory No. 3.:

Identify all DOCUMENTS that support YOUR allegation in Paragraph six (6) in the Notice of Opposition that "Applicant's marks are a simulation and colorable imitation of, and so resemble MetLife's mark and family of marks..."

Response:

Opposer objects to this Interrogatory to the extent that it seeks information "that support[s] Opposer's allegations..." on ground that it overly broad and unduly burdensome. Without waiver of any objection, Opposer states that representative samples of Opposer's trademark Registration Certificates issued by the United States Patent & Trademark Office are attached to Opposer's Objections and Responses to Applicant's First Set of Requests for Production of Documents as Exhibit A:

MET -- 1530051
METLINK -- 1598372
METDESK -- 2712168
METLIFE -- 1541862
GET MET. IT PAYS -- 1557174
METFLEX -- 2094829

METFLEX EXEC -- 2940062
METLIFE BANK -- 2599438
METLIFE 2-9 -- 2416038
METLAW -- 2765792
METLIFE BANK -- 2814241
METLIFE ONLINE -- 2125636
METNET -- 2243916
METPAY -- 2206512
MET P&C -- 2076720
METPREMIER -- 2858109
MET-REVIEW -- 1433232
METSELECT -- 2826631

A complete list of U.S. trademark registrations and applications using the METLIFE famous family of marks can be seen by going to the United States Patent & Trademark website at www.uspto.gov.

Interrogatory No. 4.:

State all facts that support YOUR allegation in Paragraph six (6) in the Notice of Opposition that "MetLife, upon information and belief, avers that its customers, and the public in general are likely to be confused, mistaken, or deceived as to the origin and sponsorship of Applicant's proposed services to be marketed under Applicant's METGIRLS and METART trademarks..."

Response:

Opposer objects to this Interrogatory to the extent that it seeks information "that support[s] [Opposer's] allegation..." on ground that it calls for a legal conclusion. Opposer will present its evidence, proofs and arguments when appropriate during the evidentiary phase of this proceeding.

Without waiver of any objection, Opposer states that samples of Opposer's website usage of the marks are available to Applicant at *www.metlife.com*. In addition, Opposer contends that use of the METART and METGIRLS marks in association with pornography could be interpreted by the common consumer as indicating that Applicant's use showed photographs of nude women who work at or with Opposer. An example of this type of use is "The Women of Walmart" in Playboy Magazine, which features nude photographs of employees of Walmart. Similarly here, METGIRLS and METART will likely confuse consumers into believing that the METGIRLS of METART are employees of METLIFE. Also without waiver of any objection, Opposer further states that Opposer has provided representative samples of advertisements, brochures, marketing materials, text and photographs showing Opposer's use of the METLIFE family of famous trademarks and service marks attached to Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Productions of Documents as Exhibit B.

Opposer uses its METLIFE family of famous trademarks and service marks for a variety of goods and services, including philanthropy within the arts community. Use of the term MET, in association with a generic term, would lead the common consumer to become confused, mistaken or deceived as to the source, sponsorship, affiliation or relationship between Applicant's services and Opposer's famous family of marks. Therefore Applicant's use of METGIRLS and METART are likely to dilute the strength of Opposer's marks.

Interrogatory No. 5.:

Identify all Witnesses that support YOUR allegation in Paragraph six (6) in the Notice of Opposition that "MetLife, upon information and belief, avers that its customers, and the public in general are likely to be confused, mistaken, or deceived as to the origin and sponsorship of

Applicant's proposed services to be marketed under Applicant's METGIRLS and METART trademarks..."

Response:

Opposer objects to this Interrogatory to the extent that it seeks information "that support[s] [Opposer's] allegations..." on ground that it calls for a legal conclusion. Opposer will present its evidence, proofs and arguments when appropriate during the evidentiary phase of this proceeding.

Without waiver of any objection, Opposer identifies Beth Hirschhorn, Vice President, Global Brand and Marketing Services. Opposer reserves the right to add witnesses.

Interrogatory No. 6.:

Identify all DOCUMENTS that support YOUR allegation in Paragraph six (6) in the Notice of Opposition that "MetLife, upon information and belief, avers that its customers, and the public in general are likely to be confused, mistaken, or deceived as to the origin and sponsorship of Applicant's proposed services to be marketed under Applicant's METGIRLS and METART trademarks..."

Response:

Opposer objects to this Interrogatory to the extent that it seeks information "that support[s] Opposer's allegations..." on ground that it overly broad and unduly burdensome. Without waiver of any objection, Opposer states that representative samples of Opposer's trademark Registration Certificates issued by the United States Patent & Trademark Office are attached to Opposer's Objections and Responses to Applicant's First Set of Requests for Production of Documents as Exhibit A:

MET -- 1530051
METLINK -- 1598372
METDESK -- 2712168
METLIFE -- 1541862
GET MET. IT PAYS -- 1557174
METFLEX -- 2094829
METFLEX EXEC -- 2940062
METLIFE BANK -- 2599438
METLIFE 2-9 -- 2416038
METLAW -- 2765792
METLIFE BANK -- 2814241
METLIFE ONLINE -- 2125636
METNET -- 2243916
METPAY -- 2206512
MET P&C -- 2076720
METPREMIER -- 2858109
MET-REVIEW -- 1433232
METSELECT -- 2826631

A complete list of U.S. trademark registrations and applications using the METLIFE famous family of marks can be seen by going to the United States Patent & Trademark website at www.uspto.gov.

Interrogatory No. 7.:

State all facts that support YOUR allegation in Paragraph seven (7) in the Notice of Opposition that “MetLife, upon information and belief, avers that It will be damaged by the registration of Applicant’s marks, METGIRL and METART in that the marks are substantially similar to MetLife’s mark, family of marks and common law rights...”

Response:

Opposer objects to this Interrogatory to the extent that it seeks information “that support[s] [Opposer’s] allegations...,” on ground that it calls for a legal conclusion. Opposer

will present its evidence, proofs and arguments when appropriate during the evidentiary phase of this proceeding.

Without waiver of any objection, Opposer states that samples of Opposer's website usage of the marks are available to Applicant at *www.metlife.com*. In addition, Opposer contends that use of the METART and METGIRLS marks in association with pornography could be interpreted by the common consumer as indicating that Applicant's use showed photographs of nude women who work at or with Opposer. An example of this type of use is "The Women of Walmart" in Playboy Magazine, which features nude photographs of employees of Walmart. Similarly here, METGIRLS and METART will likely confuse consumers into believing that the METGIRLS of METART are employees of METLIFE. Also without waiver of any objection, Also without waiver of any objection, Opposer further states that Opposer has provided representative samples of advertisements, brochures, marketing materials, text and photographs showing Opposer's use of the METLIFE family of famous trademarks and service marks attached as Exhibit A to Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Production of Documents.

Opposer uses its METLIFE family of famous trademarks and service marks for a variety of goods and services, including philanthropy within the arts community. Use of the term MET, in association with a generic term, would lead the common consumer to become confused, mistaken or deceived as to the source, sponsorship, affiliation or relationship between Applicant's services and Opposer's famous family of marks. Therefore Applicant's use of METGIRLS and METART are likely to dilute the strength of Opposer's marks.

Interrogatory No. 8.:

Identify all Witnesses that support YOUR allegation in Paragraph seven (7) in the Notice of Opposition that "MetLife, upon information and belief, avers that It will be damaged by the registration of Applicant's marks, METGIRL and METART in that the marks are substantially similar to MetLife's mark, family of marks and common law rights..."

Response:

Opposer objects to this Interrogatory to the extent that it seeks information "that support[s] [Opposer's] allegation...", on ground that it calls for a legal conclusion.

Without waiver of any objection, Opposer identifies Beth Hirschhorn, Vice President, Global Brand and Marketing Services. Opposer reserves the right to add witnesses.

Interrogatory No. 9:

Identify all DOCUMENTS that support YOUR allegation in Paragraph seven (7) in the Notice of Opposition that "MetLife, upon information and belief, avers that It will be damaged by the registration of Applicant's marks, METGIRL and METART in that the marks are substantially similar to MetLife's mark, family of marks and common law rights..."

Response:

Opposer objects to this Interrogatory to the extent that it seeks information "that support[s] Opposer's allegations...", on the grounds that it overly broad and unduly burdensome.

Without waiver of any objection, Opposer states that representative samples of Opposer's trademark Registration Certificates issued by the United States Patent & Trademark Office are attached to Opposer's Objections and Responses to Applicant's First Set of Requests for

Production of Documents as Exhibit A:

MET -- 1530051
METLINK -- 1598372

METDESK -- 2712168
METLIFE -- 1541862
GET MET. IT PAYS -- 1557174
METFLEX -- 2094829
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METLIFE BANK -- 2599438
METLIFE 2-9 -- 2416038
METLAW -- 2765792
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METNET -- 2243916
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MET P&C -- 2076720
METPREMIER -- 2858109
MET-REVIEW -- 1433232
METSELECT -- 2826631

A complete list of U.S. trademark registrations and applications using the METLIFE famous family of marks can be seen by going to the United States Patent & Trademark website at www.uspto.gov.

In addition Opposer has provided representative samples of advertisements, brochures, marketing materials, text and photographs showing Opposer's use of the METLIFE family of famous trademarks and service marks attached as Exhibit B to Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Production of Documents.

Interrogatory No. 10.:

Identify all DOCUMENTS in your possession, custody and control relating to METART.

Response:

Opposer objects to this Interrogatory to the extent that it seeks information which is not within Opposer's possession, custody and/or is uniquely within the knowledge of Applicant in this Opposition.

Interrogatory No. 11.:

Identify all DOCUMENTS in your possession, custody and control relating to METGIRLS.

Response:

Opposer objects to this Interrogatory to the extent that it seeks information which is not within Opposer's possession, custody and/or is uniquely within the knowledge of Applicant in this Opposition.

Interrogatory No. 12.:

Identify all services marketed by Opposer under the marks upon which Opposer intends to rely from Opposer's first use of these marks to the present.

Response:

Opposer objects to this interrogatory on the grounds that it overly broad and unduly burdensome. Opposer's mark is used worldwide for a large number of goods and services.

Without waiver of any objection, Opposer states that samples of Opposer's website usage of the marks are available to Applicant at *www.metlife.com*. Also without waiver of any objection, Opposer has provided representative samples of advertisements, brochures, marketing materials, text and photographs showing Opposer's use of the METLIFE family of famous trademarks and service marks attached as Exhibit A to Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Production of Documents.

Interrogatory No. 13.:

Identify all goods sold by Opposer under the marks upon which Opposer intends to rely from Opposer's first use of these marks to the present.

Response:

Opposer objects to this interrogatory on the grounds that it overly broad and unduly burdensome. Opposer's mark is used worldwide for a large number of goods and services.

Without waiver of any objection, Opposer states that samples of Opposer's website usage of the marks are available to Applicant at *www.metlife.com*. Also without waiver of any objection, Opposer has provided representative samples of advertisements, brochures, marketing materials, text and photographs showing Opposer's use of the METLIFE family of famous trademarks and service marks attached as Exhibit A to Opposer's Additional Objections and Responses to Applicant's Second Set of Requests for Production of Documents.

Interrogatory No. 14.:

Please identify by name, address, and telephone number all persons known to Opposer which Opposer presently intends to rely on or use to support its case.

Response:

Without waiver of any objection, Opposer identifies Beth Hirschhorn, 1 MetLife Plaza, 27-01 Queens Plaza North, Long Island City, NY 11101, 212-578-4949. No other decisions have been made regarding persons that Opposer presently intends to rely on or use to support its case. This response will be supplemented if the need arises.

Interrogatory No. 15.:

For each person identified in Opposer's response to Interrogatory No. 14, please set forth the facts or information each person will provide to support Opposer's case.

Response:

Opposer objects to this interrogatory on the grounds that is overbroad and unduly burdensome. Without waiver of any objection, Opposer does not have information on which to base an answer. This response will be supplemented if possible.

Interrogatory No. 16.:

Please identify with specificity the damage that Opposer will incur if the mark METGIRLS is registered.

Response:

Opposer objects to this interrogatory on the grounds that is overbroad and unduly burdensome. Without waiver of any objection, Opposer believes Applicant's METGIRLS mark will tarnish and dilute Opposer's own marks.

Interrogatory No. 17.:

Please identify with specificity the damage that Opposer will incur if the mark METART is registered.

Response:

Opposer objects to this interrogatory on the grounds that is overbroad and unduly burdensome. Without waiver of any objection, Opposer believes Applicant's METGIRLS mark will tarnish and dilute Opposer's own marks.

Interrogatory No. 18.:

Identify all persons, by name, address and telephone number, who had any role in answering Applicant's First Request for Production of Documents, the answering of the foregoing interrogatories, or who were involved in any search for documents in connection with

the foregoing interrogatories, and specify the Interrogatory Response(s) for which such person provided information or participated in the preparation of the response.

Response:

Opposer objects to this interrogatory as it seeks privileged information on which an answer can not be given.

DATED: November 15, 2005

Heidi C. Constantine
Heidi C. Constantine
Counsel
Metropolitan Life Insurance Company
1 MetLife Plaza
27-01 Queens Plaza North
Long Island City, NY 11101
Telephone: (212) 578-3551
Facsimile: (212) 743-0676

CERTIFICATE OF SERVICE

I hereby certify that on the 15th day of November, 2005, a true and correct copy of the foregoing **OPPOSER'S OBJECTIONS AND RESPONSES TO APPLICANT'S FIRST SET OF INTERROGATORIES TO OPPOSER** has been deposited in the United States mail via Express Mail, postage prepaid and properly addressed to the following:

Anna M. Vradenburgh
Koppel Jacobs Patrick & Heybl
555 St. Charles Drive, Suite 107
Thousand Oaks, California 91360-3984